Genworth Life Insurance Company

Filing Company:

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Pennsylvania

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Filing at a Glance

State:

Company: Genworth Life Insurance Company

Product Name: 2020 Choice_Round 7 (RS)

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 12/15/2020

SERFF Tr Num: GEFA-132644872
SERFF Status: Closed-Approved
State Tr Num: GEFA-132644872

State Status: Approved

Co Tr Num: 2020 CHOICE_ROUND 7 (RS)

Effective On Approval

Date Requested:

Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones

Reviewer(s): Jim Laverty (primary)

Disposition Date: 03/03/2021
Disposition Status: Approved

Effective Date:

State Filing Description:

Proposed 60.9% rate increase (72% for 2,352 policies with lifetime benefits and 55% for 6,517 policies with limited benefits) on 8,869 PA policyholders of Genworth form 7035. Applies to Policies Issued on or After 9/16/2002.

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

General Information

Project Name: 2020 Choice_Round 7 (RS)

Status of Filing in Domicile: Authorized
Project Number: 2020 Choice_Round 7 (RS)

Date Approved in Domicile: 08/18/2020

Requested Filing Mode: Review & Approval Domicile Status Comments: N/A

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: 20% Filing Status Changed: 03/03/2021 State Status Changed: 03/03/2021

Deemer Date: Created By: Ronald Jackson

Submitted By: Ronald Jackson Corresponding Filing Tracking Number: GEFA-132644871;

GEFA-132649208

State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)

Company NAIC No: 70025 Policy Forms: 7035 et al

Applies to Policies Issued on or After 9/16/2002

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing for policy forms 7035 et al, is called the Lifetime Stable Premium Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst ronald.jackson@genworth.com
Product Compliance 804-289-6725 [Phone]

P O Box 27601 804-281-6916 [FAX]

Richmond, VA 23261-7601

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware 6610 W Broad Street Group Code: 4011 Company Type: LifeHealth &

Richmond, VA 23230 Group Name: Annuity

(804) 281-6600 ext. [Phone] FEIN Number: 91-6027719 State ID Number:

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Pennsylvania

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Filing Fees

State Fees

State:

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? Yes

Fee Explanation: DE, the domiciliary state, requires \$100 for a rate filing.

Per Company: Yes

CompanyAmountDate ProcessedTransaction #Genworth Life Insurance Company\$100.0012/15/2020 08:32 PM190898141

EFT Total \$100.00

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jim Laverty	03/03/2021	03/03/2021

Objection Letters and Response Letters

Objection Letters Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Disapproved	Jim Laverty	02/08/2021	02/08/2021	Ronald Jackson	03/01/2021	03/01/2021

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Disposition

Disposition Date: 03/03/2021

Effective Date: Status: Approved

Comment: March 3, 2021

Ronald N. Jackson, Contract Analyst

Product Compliance

Genworth Life Insurance Company

P O Box 27601

Richmond, VA 23261-7601

RE:Proposed 83.8% rate increase (86.7% for 1,159 policies with lifetime benefits and 82% for 2,872 policies with limited benefits) on 4,031 PA policyholders of Genworth form 7035. Applies to Policies Issued Prior to 9/16/2002. These are called the Choice series.

Pennsylvania Insurance Department ID # GEFA-132644871

RE:Proposed 60.9% rate increase (72% for 2,352 policies with lifetime benefits and 55% for 6,517 policies with limited benefits) on 8,869 PA policyholders of Genworth form 7035. Applies to Policies Issued on or After 9/16/2002. These are called the Choice series.

Pennsylvania Insurance Department ID # GEFA-132644872

Dear Mr. Jackson:

The Department approves the following:

- 1) The Department approves 20% on the 1,159 Choice I (GEFA-132644871) policies with lifetime benefits that were issued before 9/16/02.
- 2) The Department approves 20% on the 2,872 Choice I (GEFA-132644871) policies with limited benefits that were issued before 9/16/02.
- 3) The Department approves 20% on the 2,352 Choice I (GEFA-132644872) policies with lifetime benefits that were issued on or after 9/16/2002.
- 4) The Department approves 20% on the 6,517 Choice I (GEFA-132644872) policies with limited benefits that were issued on or after 9/16/2002.

Sincerely,

 SERFF Tracking #:
 GEFA-132644872
 State Tracking #:
 GEFA-132644872
 Company Tracking #:
 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

James Laverty, FSA, MAAA Actuary

Bureau of Life, Accident and Health Insurance

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where reg'd):	(where reg'd):
	· · · · · · · · · · · · · · · · · ·			ioi tino i rogianni	ano i rogrami	(miloro roq a).	(Wilere req a).

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables		Yes
Rate	SPO Rate Tables		Yes
Rate	Rate Tables		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Actuarial Memorandum (Public)		Yes
Supporting Document	Response Letter (3/1/21)		Yes

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Pennsylvania

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 02/08/2021
Submitted Date 02/08/2021

Respond By Date

State:

Dear Ronald N. Jackson,

Introduction:

Feb 8, 2021

Ronald N. Jackson, Contract Analyst Product Compliance Genworth Life Insurance Company P O Box 27601 Richmond, VA 23261-7601

RE:Proposed 83.8% rate increase (86.7% for 1,159 policies with lifetime benefits and 82% for 2,872 policies with limited benefits) on 4,031 PA policyholders of Genworth form 7035. Applies to Policies Issued Prior to 9/16/2002. These are called the Choice series. Pennsylvania Insurance Department ID # GEFA-132644871

RE:Proposed 60.9% rate increase (72% for 2,352 policies with lifetime benefits and 55% for 6,517 policies with limited benefits) on 8,869 PA policyholders of Genworth form 7035. Applies to Policies Issued on or After 9/16/2002. These are called the Choice series. Pennsylvania Insurance Department ID # GEFA-132644872

RE:Proposed 60.9% rate increase (62% for 1,447 policies with lifetime benefits and 60.1% for 3,606 policies with limited benefits) on 5,053 PA policyholders of Genworth forms 7030 and 7032. Applies to Policies Issued Prior to 9/16/2002. These are called the PCS II series.

Pennsylvania Insurance Department ID # GEFA-132634005

RE:Proposed 32.1% rate increase (45.5% for 9 policies with lifetime benefits and 24% for 44 policies with limited benefits) on 53 PA policyholders of Genworth form 7032. Applies to Policies Issued on or After 9/16/2002. These are called the PCS II series. Pennsylvania Insurance Department ID # GEFA-132633895

RE:Proposed 83.2% rate increase (102% for 649 policies with lifetime benefit periods and 80.5% for 1,290 policies with limited benefit periods for Pre-Rate Stabilized business & 85.5% for 111 policies with lifetime benefit periods and 50.4% for 18 policies with limited benefit periods for Post-RS business) on 2,068 PA policyholders of Genworth forms 7000 and 7020. These are called the PCS series.

Pennsylvania Insurance Department ID # GEFA-132645199

Dear Mr. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

- 1) The Department can approve 20% on the 1,159 Choice I (GEFA-132644871) policies with lifetime benefits that were issued before 9/16/02.
- 2) The Department can approve 20% on the 2,872 Choice I (GEFA-132644871) policies with limited benefits that were issued before 9/16/02.
- 3) The Department can approve 20% on the 2,352 Choice I (GEFA-132644872) policies with lifetime benefits that were issued on or after 9/16/2002.
- 4) The Department can approve 20% on the 6,517 Choice I (GEFA-132644872) policies with limited benefits that were issued on or after 9/16/2002.
- 5) The Department can approve 0% on the 1,447 PCS II (GEFA-132634005) policies with lifetime benefits that were issued before 9/16/02.
- 6) The Department can approve 0% on the 3,606 PCS II (GEFA-132634005) policies with limited benefits that were issued before 9/16/02.
- 7) The Department can approve 20% on the 9 PCS II (GEFA-132633895) policies with lifetime benefits that were issued on or after 9/16/2002.
- 8) The Department can approve 20% on the 44 PCS II (GEFA-132633895) policies with limited benefits that were issued on or after 9/16/2002.
- 9) The Department can approve 0% on the 649 PCS (GEFA-132645199) policies with lifetime benefits that were issued before 9/16/02.
- 10) The Department can approve 0% on the 1,290 PCS (GEFA-132645199) policies with limited benefits that were issued before 9/16/02.
- 11) The Department can approve 20% on the 111 PCS (GEFA-132645199) policies with lifetime benefits that were issued on or after 9/16/2002.
- 12) The Department can approve 20% on the 18 PCS (GEFA-132645199) policies with limited benefits that were issued on or after 9/16/2002.

If Genworth would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

James Laverty, FSA, MAAA Actuary Bureau of Life, Accident and Health Insurance

Conclusion:

Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Sincerely, Jim Laverty
 SERFF Tracking #:
 GEFA-132644872
 State Tracking #:
 GEFA-132644872
 Company Tracking #:
 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/01/2021 Submitted Date 03/01/2021

Dear Jim Laverty,

Introduction:

In reply to comments received February 2, 2021:

Response 1

Comments:

We ask you to see the response letter and the updated rate tables.

Changed Items:

No Form Schedule items changed.

Rate/Rule Sc	hedule Item Changes					
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-132168096 Percent Rate Change Request: 20	PA Choice I RS Rate Tables.pdf,	03/01/2021 By: Ronald Jackson
Previous Versi	ion					
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-132168096 Percent Rate Change Request: 60.9	PA Choice I RS Rate Tables Appendix A 20201204.pdf, PA Choice I RS Rate Tables Appendix B 20201204.pdf,	12/15/2020 By: Ronald Jackson

 SERFF Tracking #:
 GEFA-132644872
 State Tracking #:
 GEFA-132644872
 Company Tracking #:
 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Supporting Document Sched	Supporting Document Schedule Item Changes					
Satisfied - Item:	Response Letter (3/1/21)					
Comments:						
Attachment(s):	PA Choice I RS Objection 1 Response 20210225.pdf					

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725 Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Post Submission Update Request Processed On 03/03/2021

Status: Allowed

Created By: Ronald Jackson

Processed By: Jim Laverty

Comments:

General Information:

Field Name Requested Change Prior Value

Overall Rate Impact 20 60.9

Company Rate Information:

Company Name: Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	20.000%	60.900%
Overall % Rate Impact	20.000%	60.900%
Written Premium Change for this Program	n\$5063873	\$15413155
Maximum %Change (where required)	20.000%	72.000%
Minimum %Change (where required)	20.000%	55.000%

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 12.100%

Effective Date of Last Rate Revision: 06/03/2020

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: GEFA-132168096

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Genworth Life Insurance Company	20.000%	20.000%	\$5,063,873	8,869	\$25,319,367	20.000%	20.000%

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-132168096 Percent Rate Change Request: 20	PA Choice I RS Rate Tables.pdf,
2		SPO Rate Tables	7035END-LSPO PA 1220	New		PA Choice I RS Rate Tables Appendix C 20201204.pdf,

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual 730 x Daily Maximum			
	No B	10	5% Simple	PIO	5% Compo	aund BIO
A	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
Age 18-24	66.71	61.58	92.37	87.23	135.98	120.60
25-29	74.39	64.15	100.07	92.37	143.70	133.42
30-34	82.11	71.84	110.33	100.07	159.08	141.13
35-39	87.23	76.98	118.04	107.76	169.35	151.38
40-45	92.37	84.68	130.86	115.45	184.75	164.22
46	92.37	87.23	133.42	118.04	187.31	166.78
47	94.92	87.23	135.98	120.60	189.87	169.35
48	94.92	87.23	138.55	123.17	192.44	174.48
49	100.07	89.80	138.55	123.17	192.44	174.48
50	100.07	92.37	143.70	130.86	200.14	179.61
51	100.07	92.37	146.25	133.42	200.14	179.61
52	102.64	94.92	148.82	138.55	205.28	187.31
53	107.76	97.51	161.66	146.25	212.97	192.44
54	112.89	100.07	169.35	153.95	223.23	200.14
55	120.60	110.33	182.19	164.22	230.93	210.40
56	123.17	112.89	189.87	171.91	238.62	215.52
57	135.98	118.04	207.84	187.31	256.58	230.93
58	143.70	125.72	218.09	202.70	274.55	246.34
59	159.08	141.13	233.50	210.40	287.37	259.15
60	169.35	156.51	254.02	228.36	307.90	279.67
61	184.75	166.78	266.84	241.19	330.99	302.78
62	205.28	184.75	287.37	259.15	351.52	318.16
63	215.52	197.56	310.48	279.67	374.63	341.26
64	230.93	210.40	336.14	302.78	395.13	359.22
65	243.76	223.23	359.22	323.31	423.37	382.31
66	264.29	243.76	387.45	351.52	446.45	405.42
67	287.37				482.39	441.33
		261.72	418.24	377.18		
68	318.16	289.95	456.72	410.54	526.01	477.25
69	354.10	323.31	502.92	454.16	574.76	520.87
70	397.71	361.79	546.54	497.77	626.06	564.49
71	436.19	402.84	595.29	538.83	682.53	618.38
72	487.51	443.90	654.30	595.29	744.11	669.69
73	536.26	490.09	718.45	654.30	808.25	733.84
74	590.15	536.26	792.85	718.45	880.09	800.54
75	651.72	587.57	872.40	790.29	951.95	869.83
76	713.31	646.59	951.95	864.70	1,036.60	946.79
77	795.42	718.45	1,044.31	949.37	1,123.86	1,028.91
78	874.97	792.85	1,134.11	1,028.91	1,211.09	1,108.45
79	959.63	872.40	1,223.92	1,111.02	1,300.89	1,182.87
80	1,054.58	962.20	1,316.30	1,198.26	1,393.27	1,264.98
81	1,154.64	1,059.71	1,421.48	1,290.63	1,493.34	1,354.78
82	1,270.10	1,167.48	1,539.52	1,400.97	1,608.79	1,454.85
83	1,398.39	1,282.94	1,675.51	1,526.69	1,734.53	1,567.75
84	1,544.65	1,416.36	1,837.17	1,672.94	1,883.34	1,706.31
85	1,683.22	1,547.22	2,003.95	1,819.19	2,055.27	1,857.69
86	1,837.17	1,685.78	2,183.56	1,983.42	2,237.45	2,024.47
87	2,003.95	1,839.72	2,381.12	2,163.03	2,440.15	2,206.65
88	2,183.56	2,006.51	2,596.66	2,355.47	2,660.80	2,404.21
89	2,381.12	2,186.12	2,830.16	2,568.44	2,896.86	2,622.32
90	2,596.66	2,383.68	3,081.62	2,801.93	3,158.60	2,855.82
91	2,830.16	2,599.24	3,361.29	3,053.39	3,445.97	3,114.97
92	3,081.62	2,832.71	3,664.06	3,330.51	3,753.88	3,397.21
93	3,361.29	3,086.74	3,992.51	3,628.14	4,089.99	3,702.56
94	3,664.06	3,363.86	4,351.73	3,954.02	4,456.91	4,033.56

Genworth Life Insurance Company Current-Year Premiums Applies to policies issued after or on 09/16/2002

Form: 7035 et al Annual Premium per \$10 Daily Benefit

Individual									
1095 x Daily Maximum									
	No	BIO	5% Sim	nple BIO	5% Comp	ound BIO			
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP			
18-24	84.68	76.98	120.60	112.89	174.48	161.66			
25-29	89.80	84.68	133.42	120.60	187.31	174.48			
30-34	94.92	89.80	141.13	133.42	202.70	187.31			
35-39	102.64	94.92	156.51	141.13	220.67	202.70			
40-45	112.89	102.64	166.78	156.51	233.50	220.67			
46	123.17	107.76	169.35	159.08	238.62	223.23			
47	130.86	110.33	174.48	161.66	246.34	225.81			
48	130.86	110.33	174.48	161.66	248.89	228.36			
49	130.86	110.33	177.03	164.22	251.46	230.93			
50	133.42	112.89	182.19	169.35	254.02	233.50			
51	135.98	118.04	184.75	171.91	256.58	236.05			
52	141.13	118.04	192.44	179.61	264.29	246.34			
53	143.70	120.60	202.70	187.31	271.99	251.46			
54	148.82	125.72	215.52	200.14	282.25	259.15			
55	159.08	135.98	230.93	210.40	297.64	266.84			
56	166.78	143.70	241.19	223.23	307.90	282.25			
57	182.19	156.51	259.15	238.62	325.86	300.20			
58	192.44	164.22	279.67	256.58	346.39	310.48			
59	210.40	179.61	300.20	274.55	369.48	333.57			
60	228.36	192.44	318.16	289.95	395.13	356.65			
61	241.19	210.40	346.39	310.48	423.37	382.31			
62	261.72	223.23	372.05	336.14	446.45	405.42			
63	282.25	243.76	395.13	361.79	477.25	433.63			
64	302.78	259.15	425.95	387.45	502.92	456.72			
65	323.31	277.11	451.60	413.11	536.26	490.09			
66	348.96	297.64	490.09	449.03	567.07	518.30			
67	379.75	325.86	528.57	487.51	610.68	554.24			
68	420.80	359.22	582.45	531.14	664.56	608.10			
69	469.56	400.28	638.90	585.02	728.70	667.12			
70	520.87	449.03	703.05	644.04	800.54	731.27			
71	579.89	497.77	772.33	708.18	872.40	797.98			
72	646.59	554.24	849.31	774.89	954.51	874.97			
73	713.31	610.68	931.42	849.31	1,039.18	954.51			
74	790.29	677.39	1,018.65	931.42	1,134.11	1,041.75			
75	874 97	749.23	1,116.16	1,018.65	1 236 75	1,131.55			
76	962.20	821.07	1,216.22	1,111.02	1,334.25	1,226.49			
77	1,069.96	916.02	1,339.38	1,223.92	1,465.12	1,341.95			
78	1,180.30	1,005.82	1,454.85	1,334.25	1,580.58	1,449.72			
79	1,285.51	1,103.33	1,578.02	1,449.72	1,698.60	1,560.05			
80	1,403.53	1,205.96	1,711.43	1,570.30	1,826.90	1,675.51			
81	1,539.52	1,321.42	1,855.13	1,706.31	1,968.03	1,803.81			
82	1,688.35	1,452.29	2,016.78	1,855.13	2,124.54	1,944.93			
83	1,862.83	1,601.10	2,198.96	2,024.47	2,301.59	2,109.15			
84	2,062.95	1,773.02	2,411.92	2,222.05	2,501.72	2,293.88			
85	2,250.26	1,932.10	2,627.45	2,422.17	2,727.53	2,499.16			
86	2,450.42	2,106.59	2,863.52	2,640.27	2,973.84	2,724.95			
87	2,668.51	2,296.45	3,120.11	2,878.91	3,243.26	2,971.29			
88	2,909.70	2,501.72	3,402.36	3,138.07	3,535.77	3,240.71			
89	3,168.85	2,727.53	3,707.68	3,420.31	3,853.93	3,530.65			
90	3,453.68	2,973.84	4,041.25	3,730.77	4,200.33	3,530.65			
91	3,761.58	3,243.26	4,405.60	4,066.90	4,580.08	4,195.19			
92	4,102.83	3,243.26	4,403.32	4,431.26	4,993.20	4,195.19			
93	4,102.83	3,853.93	4,803.32 5,234.38	4,431.26	4,993.20 5,442.23	4,982.92			

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual			
			1460 x Daily Maximum			
	No E		5% Simp			oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	92.37	87.23	141.13	133.42	200.14	187.31
25-29	100.07	92.37	151.38	141.13	215.52	202.70
30-34	110.33	100.07	164.22	156.51	230.93	220.67
35-39	118.04	107.76	177.03	166.78	251.46	233.50
40-45	130.86	115.45	189.87	179.61	271.99	254.02
46	130.86	115.45	192.44	184.75	274.55	256.58
47	133.42	118.04	197.56	187.31	279.67	261.72
48	135.98	120.60	200.14	189.87	282.25	269.42
49	135.98	120.60	202.70	189.87	282.25	269.42
50	138.55	125.72	207.84	195.01	287.37	274.55
51	141.13	125.72	210.40	200.14	297.64	277.11
52	146.25	133.42	223.23	207.84	300.20	279.67
53	153.95	141.13	233.50	215.52	310.48	289.95
54	161.66	146.25	241.19	225.81	325.86	302.78
55	169.35	159.08	259.15	238.62	333.57	307.90
56	179.61	164.22	277.11	256.58	351.52	323.31
57	189.87	179.61	297.64	274.55	372.05	341.26
58	207.84	189.87	313.04	289.95	392.58	356.65
59	223.23	205.28	336.14	310.48	420.80	382.31
60	236.05	215.52	369.48	336.14	449.03	410.54
61	256.58	236.05	395.13	359.22	477.25	441.33
62	279.67	256.58	423.37	392.58	515.75	469.56
63	297.64	269.42	454.16	418.24	546.54	495.22
64	315.61	289.95	482.39	449.03	574.76	526.01
65	336.14	307.90	518.30	477.25	608.10	554.24
66	364.36	333.57	551.67	513.18	646.59	590.15
67	397.71	364.36	597.85	554.24	695.37	636.35
68	443.90	405.42	662.00	610.68	762.07	692.78
69	492.65	451.60	728.70	672.25	833.91	764.64
70	546.54	502.92	810.82	744.11	918.58	839.03
71	610.68	561.92	890.36	818.50	998.12	921.14
72	679.96	623.51	982.73	898.05	1,093.07	1,010.95
73	754.36	695.37	1,075.10	982.73	1,195.71	1,100.75
74	833.91	769.76	1,170.04	1,072.54	1,303.47	1,200.83
75	926.29	854.44	1,277.81	1,172.60	1,418.92	1,306.03
76	1,026.35	944.24	1,395.83	1,280.36	1,544.65	1,413.80
77	1,136.69	1,044.31	1,534.40	1,411.23	1,688.35	1,549.77
78	1,249.57	1,149.51	1,672.94	1,539.52	1,824.34	1,675.51
79	1,365.05	1,259.85	1,814.07	1,672.94	1,968.03	1,806.37
80	1,488.22	1,367.62	1,970.59	1,816.64	2,121.97	1,947.50
81	1,626.76	1,495.91	2,145.07	1,980.85	2,281.06	2,101.44
82	1,785.86	1,644.73	2,334.94	2,157.91	2,468.37	2,273.36
83	1,968.03	1,811.51	2,550.46	2,358.03	2,678.77	2,468.37
84	2,186.12	2,011.64	2,794.23	2,586.40	2,917.39	2,686.47
85	2,383.68	2,191.24	3,045.68	2,817.33	3,179.12	2,930.23
86	2,599.24	2,391.39	3,320.23	3,073.92	3,463.92	3,194.50
87	2,832.71	2,606.93	3,617.88	3,348.47	3,776.96	3,484.45
88	3,086.74	2,842.99	3,943.73	3,653.79	4,118.23	3,794.91
89	3,363.86	3,099.58	4,297.83	3,982.23	4,490.28	4,133.63
90	3,666.62	3,376.69	4,685.29	4,338.89	4,893.12	4,508.24
91	3,997.63	3,679.46	5,106.09	4,728.90	5,334.44	4,913.65
92	4,359.41	4,010.47	5,562.81	5,152.28	5,814.27	5,354.97
93	4,749.43	4,372.24	6,063.16	5,614.14	6,337.70	5,839.93
94	5,177.93	4,764.83	6,612.25	6,119.60	6,909.90	6,363.37

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual 2190 x Daily Maximum			
	No I	210	5% Simple	- NIO	50/ 0	oound BIO
	50 EP	100 EP	5% Simple 50 EP		5% Comp	100 EP
Age 18-24	50 EP 112.89	100 EP 107.76	166.78	100 EP 156.51	50 EP 233.50	223.23
25-29	120.60	115.45	179.61	166.78	254.02	238.62
30-34	133.42	123.17	197.56	179.61	274.55	256.58
35-39	141.13	135.98	212.97	197.56	297.64	277.11
40-45	156.51	143.70	228.36	212.97	318.16	300.20
46	159.08	146.25	233.50	215.52	325.86	305.33
47	161.66	151.38	238.62	220.67	330.99	307.90
48	164.22	151.38	243.76	225.81	336.14	315.61
49	166.78	156.51	248.89	228.36	338.69	315.61
50	169.35	156.51	254.02	233.50	343.83	323.31
51	171.91	159.08	259.15	241.19	351.52	328.43
52	177.03	164.22	266.84	248.89	364.36	341.26
53	184.75	169.35	282.25	261.72	374.63	348.96
54	192.44	182.19	297.64	279.67	390.01	364.36
55	207.84	192.44	318.16	300.20	405.42	379.75
56	218.09	205.28	336.14	313.04	425.95	397.71
57	233.50	215.52	359.22	336.14	451.60	420.80
58	251.46	233.50	387.45	359.22	477.25	446.45
59	266.84	251.46	418.24	392.58	510.61	472.12
60	287.37	264.29	446.45	418.24	543.96	505.48
61	310.48	284.82	477.25	446.45	582.45	538.83
62	333.57	307.90	513.18	477.25	618.38	577.32
63	356.65	330.99	541.40	510.61	662.00	615.82
64	384.89	356.65	574.76	536.26	705.62	656.88
65		382.31	608.10	567.07		695.37
66	410.54 446.45	413.11	646.59	605.55	749.23 800.54	744.11
				656.88		
67	487.51	449.03	703.05		859.56	800.54
68	543.96	502.92	782.60	728.70	939.11	874.97
69	600.41	559.36	872.40	810.82	1,023.78	949.37
70	667.12	620.94	975.04	908.31	1,118.72	1,039.18
71	741.54	690.21	1,085.37	1,008.38	1,216.22	1,126.42
72	828.78	769.76	1,198.26	1,116.16	1,326.56	1,229.04
73	918.58	846.75	1,311.16	1,216.22	1,442.01	1,339.38
74	1,016.10	941.67	1,434.32	1,326.56	1,575.45	1,462.54
75	1,121.28	1,034.05	1,565.18	1,454.85	1,714.00	1,593.42
76	1,234.19	1,139.24	1,703.74	1,580.58	1,857.69	1,729.39
77	1,365.05	1,264.98	1,865.39	1,734.53	2,029.62	1,891.04
78	1,490.78	1,380.44	2,032.17	1,891.04	2,188.69	2,045.00
79	1,619.08	1,503.60	2,198.96	2,050.12	2,355.47	2,196.40
80	1,752.49	1,626.76	2,381.12	2,222.05	2,532.51	2,358.03
81	1,906.45	1,773.02	2,578.71	2,409.36	2,717.26	2,537.65
82	2,086.06	1,939.81	2,804.50	2,624.89	2,932.79	2,740.36
83	2,291.32	2,132.24	3,061.09	2,863.52	3,173.97	2,963.58
84	2,537.65	2,358.03	3,358.72	3,140.63	3,451.10	3,225.30
85	2,766.01	2,573.57	3,658.94	3,422.86	3,759.01	3,515.24
86	3,014.90	2,804.50	3,989.94	3,733.35	4,097.70	3,833.40
87	3,286.89	3,058.52	4,349.15	4,069.48	4,467.19	4,179.80
88	3,581.97	3,333.06	4,739.17	4,436.38	4,867.46	4,554.43
89	3,905.26	3,630.71	5,167.66	4,836.66	5,306.23	4,964.97
90	4,256.77	3,959.14	5,634.67	5,267.73	5,783.47	5,408.86
91	4,639.10	4,315.79	6,140.13	5,742.43	6,304.35	5,408.86
92	5,057.35	4,315.79	6,694.36	6,258.17	6,871.40	6,430.09
93 94	5,511.50 6,009.27	5,131.75 5,591.03	7,294.77 7,951.64	6,822.65 7,438.46	7,489.78 8,162.05	7,009.97 7,643.72

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual			
			Unlimited			
	No E		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	167.36	154.50	251.05	225.31	341.17	318.65
25-29	177.02	170.59	270.37	247.83	370.15	344.39
30-34	196.34	180.25	289.69	267.16	395.89	373.36
35-39	209.21	199.54	315.43	286.46	428.10	399.12
40-45	225.31	212.42	341.17	312.21	463.49	431.30
46	234.97	218.87	347.62	315.43	469.91	440.94
47	238.19	222.08	350.83	318.65	482.79	450.62
48	238.19	225.31	357.27	325.08	489.23	457.04
49	241.40	231.74	363.72	328.30	492.45	460.28
50	251.05	231.74	373.36	341.17	502.11	469.91
51	254.27	241.40	383.01	350.83	511.77	476.36
52	267.16	251.05	399.12	363.72	527.86	495.68
53	273.58	257.49	418.43	386.24	550.39	514.97
54	289.69	270.37	444.18	411.99	569.69	534.29
55	302.55	286.46	473.13	440.94	598.67	560.06
56	325.08	302.55	505.32	473.13	634.07	592.24
57	350.83	325.08	537.50	505.32	672.70	624.41
58	363.72	344.39	576.14	547.17	711.31	666.25
59	399.12	373.36	617.97	585.79	753.16	704.88
60	421.65	389.45	656.60	624.41	798.22	746.72
61	457.04	421.65	708.10	675.91	852.95	798.22
62	492.45	457.04	753.16	714.54	910.89	852.95
63	531.08	495.68	795.00	753.16	975.25	917.30
64	566.47	527.86	833.63	791.78	1,039.63	981.68
65	614.75	569.69	878.69	827.18	1,110.43	1,052.49
66	663.04	621.20	930.19	872.24	1,194.11	1,129.74
67	724.20	682.35	1,013.87	949.50	1,287.45	1,216.65
68	804.66	753.16	1,126.53	1,062.15	1,396.90	1,316.43
69	891.56	836.84	1,268.15	1,190.90	1,522.42	1,429.07
70	997.78	930.19	1,432.30	1,345.40	1,657.61	1,544.94
71	1,097.55	1,026.74	1,596.44	1,499.88	1,792.78	1,667.27
72	1,216.65	1,139.41	1,767.05	1,657.61	1,956.94	1,818.53
73	1,351.83	1,261.70	1,944.07	1,821.75	2,124.29	1,976.25
74	1,490.24	1,387.24	2,127.52	1,992.33	2,310.99	2,156.50
75	1,651.17	1,525.65	2,320.63	2,166.15	2,513.76	2,359.27
76	1,812.11	1,683.35	2,526.62	2,362.48	2,729.41	2,568.49
77	1,998.77	1,853.92	2,764.81	2,584.57	2,974.04	2,803.43
78	2,169.38	2,018.09	2,999.77	2,806.65	3,202.55	3,022.30
79	2,343.18	2,188.67	3,241.16	3,038.40	3,440.73	3,244.41
80	2,533.06	2,368.92	3,498.66	3,289.45	3,682.13	3,472.92
81	2,745.51	2,571.71	3,778.70	3,563.03	3,955.72	3,727.20
82	2,990.12	2,803.43	4,106.98	3,875.25	4,261.49	4,016.87
83	3,279.80	3,080.23	4,483.58	4,229.29	4,602.66	4,341.96
84	3,620.97	3,395.66	4,918.09	4,638.06	5,001.77	4,718.52
85	3,952.50	3,701.44	5,362.25	5,056.48	5,452.38	5,146.62
86	4,306.56	4,032.96	5,845.05	5,510.31	5,941.61	5,606.86
87	4,696.00	4,393.45	6,372.90	6,005.99	6,475.90	6,112.21
88	5,117.65	4,792.56	6,949.06	6,549.93	7,061.70	6,662.59
89	5,581.13	5,220.63	7,573.47	7,135.71	7,698.98	7,264.46
90	6,083.24	5,693.78	8,252.59	7,779.45	8,394.23	7,914.64
91	6,630.40	6,205.54	8,992.89	8,477.90	9,144.15	8,625.96
92	7,229.06	6,765.59	9,803.98	9,240.71	9,968.13	9,401.65
93	7,879.24	7,377.12	10,685.89	10,074.35	10,869.35	10,251.37
94	8,587.34	8,040.17	11,648.26	10,981.99	11,844.60	11,171.90

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 1095 x Daily Maximum			
	No B	10	5% Simp	ie BIO	5% Com	pound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	56.45	51.31	82.11	76.98	118.04	107.76
25-29	61.58	56.45	89.80	82.11	125.72	118.04
30-34	64.15	61.58	94.92	89.80	135.98	125.72
35-39	69.27	64.15	105.21	94.92	148.82	135.98
40-45	76.98	69.27	112.89	105.21	156.51	148.82
46	82.11	71.84	115.45	105.21	161.66	151.38
47	84.68	74.39	118.04	107.76	166.78	151.38
48	84.68	74.39	118.04	110.33	166.78	153.95
49	87.23	74.39	120.60	110.33	169.35	156.51
50	89.80	76.98	123.17	115.45	171.91	156.51
51	89.80	79.55	125.72	115.45	174.48	159.08
52	92.37	79.55	130.86	120.60	179.61	166.78
53	97.51	82.11	135.98	125.72	184.75	169.35
54	100.07	84.68	146.25	135.98	189.87	174.48
55	107.76	92.37	156.51	141.13	200.14	179.61
56	110.33	97.51	161.66	151.38	207.84	189.87
57	123.17	105.21	174.48	161.66	220.67	202.70
58	130.86	110.33	189.87	174.48	233.50	210.40
59	141.13	120.60	202.70	184.75	248.89	225.81
60	153.95	130.86	215.52	195.01	266.84	241.19
61	161.66	141.13	233.50	210.40	284.82	259.15
62		151.38		225.81		274.55
	177.03		251.46		300.20	
63	189.87	164.22	266.84	243.76	323.31	292.51
64	205.28	174.48	287.37	261.72	338.69	307.90
65	218.09	187.31	305.33	279.67	361.79	330.99
66	236.05	200.14	330.99	302.78	382.31	348.96
67	256.58	220.67	356.65	328.43	413.11	374.63
68	284.82	243.76	392.58	359.22	449.03	410.54
69	318.16	269.42	431.07	395.13	492.65	451.60
70	351.52	302.78	474.69	433.63	541.40	492.65
71	392.58	336.14	520.87	477.25	590.15	538.83
72	436.19	374.63	572.20	523.43	644.04	590.15
73	482.39	413.11	628.63	572.20	700.49	644.04
74	533.71	456.72	687.65	628.63	764.64	703.05
75	590.15	505.48	754.36	687.65	833.91	764.64
76	649.16	554.24	821.07	749.23	900.62	828.78
77	721.02	618.38	903.18	826.22	987.85	905.76
78	797.98	679.96	982.73	900.62	1,067.41	977.61
79	867.28	744.11	1,064.84	977.61	1,146.95	1,052.01
80	946.79	813.38	1,154.64	1,059.71	1,234.19	1,131.55
81	1,039.18	892.93	1,252.15	1,152.07	1,329.12	1,218.79
82	1,139.24	980.16	1,362.49	1,252.15	1,434.32	1,313.72
83	1,257.28	1,080.24	1,483.07	1,367.62	1,552.36	1,424.06
	1,257.28				1,552.36	
84		1,195.71	1,629.32	1,501.03		1,547.22
85	1,518.99	1,303.47	1,773.02	1,634.45	1,842.29	1,685.78
86	1,654.98	1,421.48	1,932.10	1,783.28	2,006.51	1,839.72
87	1,801.23	1,549.77	2,106.59	1,942.36	2,188.69	2,006.51
88	1,962.89	1,688.35	2,296.45	2,119.42	2,386.27	2,188.69
89	2,139.93	1,842.29	2,501.72	2,309.29	2,601.79	2,383.68
90	2,332.37	2,006.51	2,727.53	2,517.13	2,835.29	2,596.66
91	2,540.22	2,188.69	2,973.84	2,745.48	3,091.89	2,832.71
92	2,768.57	2,386.27	3,243.26	2,991.82	3,371.56	3,086.74
93	3,017.47	2,601.79	3,533.20	3,258.66	3,674.32	3,363.86
94	3,289.45	2,835.29	3,851.38	3,553.73	4,005.32	3,666.62

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 1460 x Daily Maximum			
	No B	10	5% Simple	BIO	5% Compo	und BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	61.58	56.45	84.68	79.55	125.72	110.33
25-29	69.27	59.02	92.37	84.68	133.42	123.17
30-34	76.98	66.71	102.64	92.37	146.25	130.86
35-39	79.55	71.84	107.76	100.07	156.51	138.55
40-45	84.68	76.98	120.60	107.76	169.35	151.38
46	84.68	79.55	123.17	107.76	171.91	153.95
47	87.23	79.55	125.72	110.33	174.48	156.51
48					174.48	
	87.23	79.55	128.29	112.89		161.66
49	92.37	82.11	128.29	112.89	177.03	161.66
50	92.37	84.68	133.42	120.60	184.75	166.78
51	92.37	84.68	135.98	123.17	184.75	166.78
52	94.92	87.23	138.55	128.29	189.87	171.91
53	100.07	89.80	148.82	135.98	197.56	177.03
54	105.21	92.37	156.51	141.13	205.28	184.75
55	110.33	102.64	166.78	151.38	212.97	195.01
56	112.89	105.21	174.48	159.08	220.67	197.56
57	125.72	107.76	192.44	171.91	236.05	212.97
58	133.42	115.45	200.14	187.31	254.02	228.36
59	146.25	130.86	215.52	195.01	264.29	238.62
60	156.51	143.70	233.50	210.40	284.82	259.15
61	169.35	153.95	246.34	223.23	305.33	279.67
62	189.87	169.35	264.29	238.62	323.31	292.51
63	197.56	182.19	287.37	259.15	346.39	315.61
64	212.97	195.01	310.48	279.67	364.36	330.99
65	225.81	205.28	330.99	297.64	390.01	351.52
66	243.76	225.81	356.65	323.31	413.11	374.63
67	264.29	241.19	384.89	348.96	443.90	407.97
68	292.51	266.84	420.80	379.75	484.95	441.33
69	325.86	297.64	464.43	418.24	531.14	479.81
70	366.92	333.57	502.92	459.28	577.32	520.87
71	402.84	372.05	549.09	497.77	628.63	569.62
72	449.03	410.54	602.98	549.09	687.65	618.38
73	495.22	451.60	662.00	602.98	746.68	677.39
74	543.96	495.22	731.27	662.00	810.82	738.98
75	600.41	541.40	805.69	728.70	877.52	803.13
76	656.88	595.29	877.52	797.98	957.08	872.40
77	733.84	662.00	962.20	874.97	1,036.60	949.37
78	808.25	731.27	1,046.88	949.37	1,116.16	1,023.78
79	885.23	805.69	1,128.98	1,023.78	1,200.83	1,090.49
80	972.46	887.81	1,213.66	1,105.90	1,285.51	1,167.48
81	1,064.84	977.61	1,311.16	1,190.56	1,377.86	1,249.57
82	1,172.60	1,077.66	1,421.48	1,293.19	1,483.07	1,341.95
83	1,290.63	1,182.87	1,544.65	1,408.66	1,601.10	1,447.16
84	1,424.06	1,306.03	1,696.05	1,542.09	1,737.09	1,572.89
85	1,424.06	1,306.03	1,696.05	1,542.09	1,737.09	1,572.89
86	1,552.36	1,426.64	1,847.43 2,014.21	1,829.48	1,896.18 2,062.95	1,714.00
87	1,847.43	1,554.93	2,014.21	1,996.25	2,062.95	2,034.74
88	2,014.21	1,850.01	2,396.52	2,173.29	2,455.54	2,216.92
89	2,196.40	2,016.78	2,612.05	2,368.31	2,673.63	2,419.62
90	2,396.52	2,198.96	2,842.99	2,583.83	2,914.83	2,635.15
91	2,612.05	2,396.52	3,099.58	2,817.33	3,179.12	2,873.77
92	2,842.99	2,612.05	3,379.25	3,071.36	3,463.92	3,132.95
93	3,099.58	2,848.12	3,682.03	3,345.89	3,771.83	3,415.18
94	3,379.25	3,102.13	4,015.59	3,648.67	4,110.52	3,720.52

Genworth Life Insurance Company Current-Year Premiums Applies to policies issued after or on 09/16/2002

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 2190 x Daily Maximum			
	No DIG			BIO.	5N 0	
	No BIC		5% Simple		5% Comp	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	71.84	66.71	105.21	97.51	151.38	141.13
25-29	76.98	71.84	115.45	105.21	164.22	151.38
30-34	82.11	76.98	123.17	115.45	177.03	164.22
35-39	89.80	82.11	135.98	123.17	192.44	177.03
40-45	97.51	89.80	146.25	135.98	202.70	192.44
46	102.64	89.80	146.25	138.55	207.84	195.01
47	105.21	94.92	151.38	141.13	215.52	197.56
48	105.21	94.92	151.38	141.13	215.52	197.56
49	105.21	94.92	153.95	143.70	218.09	200.14
50	107.76	97.51	159.08	146.25	220.67	202.70
51	110.33	97.51	161.66	148.82	223.23	205.28
52	115.45	102.64	166.78	156.51	230.93	215.52
53	120.60	105.21	177.03	164.22	236.05	218.09
54	128.29	110.33	187.31	174.48	246.34	225.81
55	130.86	118.04	200.14	182.19	259.15	230.93
56	130.86	118.04	200.14	182.19	259.15 266.84	230.93
57						
	146.25	135.98	225.81	207.84	282.25	261.72
58	166.78	143.70	243.76	223.23	300.20	269.42
59	171.91	156.51	261.72	238.62	320.73	289.95
60	182.19	166.78	277.11	251.46	343.83	310.48
61	200.14	182.19	300.20	269.42	369.48	333.57
62	218.09	195.01	323.31	292.51	387.45	351.52
63	230.93	212.97	343.83	315.61	415.66	377.18
64	246.34	225.81	369.48	336.14	438.77	397.71
65	261.72	241.19	392.58	359.22	466.98	425.95
66	282.25	259.15	425.95	390.01	492.65	451.60
67	310.48	282.25	459.28	423.37	531.14	482.39
68	343.83	313.04	505.48	461.86	577.32	528.57
69	382.31	348.96	556.79	508.04	633.77	579.89
70	423.37	390.01	610.68	559.36	695.37	636.35
71	474.69	433.63	672.25	615.82	759.51	695.37
72	528.57	482.39	738.98	674.83	831.34	762.07
73	585.02	531.14	810.82	738.98	903.18	831.34
74	649.16	590.15	885.23	810.82	987.85	905.76
75	718.45	651.72	969.90	885.23	1,075.10	985.29
76	797.98	713.31	1,057.13	967.32	1,159.77	1,067.41
77	882.65	797.98	1,164.90	1,064.84	1,275.24	1,167.48
78	969.90	874.97	1,264.98	1,159.77	1,375.31	1,262.41
79	1,059.71	959.63	1,372.74	1,262.41	1,477.95	1,357.33
80	1,154.64	1,049.43	1,488.22	1,365.05	1,588.26	1,457.42
81	1,262.41	1,149.51	1,613.92	1,485.63	1,711.43	1,570.30
82	1,388.15	1,262.41	1,755.05	1,613.92	1,847.43	1,690.90
83	1,529.28	1,393.27	1,914.15	1,760.19	2,001.38	1,834.60
84	1,698.60	1,542.09	2,098.89	1,932.10	2,175.87	1,996.25
85	1,850.01	1,680.65	2,286.20	2,106.59	2,373.43	2,173.29
86	2,019.33	1,832.03	2,491.48	2,296.45	2,586.40	2,370.86
87	2,201.52	1,998.80	2,714.69	2,504.29	2,822.46	2,583.83
88	2,201.52	2,175.87	2,961.00	2,730.09	3,076.48	2,819.89
89	2,612.05	2,373.43	3,225.30	2,976.41	3,353.59	3,071.36
90	2,848.12	2,586.40	3,515.24	3,245.83	3,653.79	3,345.89
91	3,104.70	2,822.46	3,833.40	3,538.33	3,984.79	3,648.67
92	3,386.95	3,076.48	4,179.80	3,853.93	4,344.03	3,977.10
93	3,687.15	3,353.59	4,554.43	4,200.33	4,734.03	4,336.32
94	4,023.29	3,653.79	4,964.97	4,580.08	5,159.97	4,726.33

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint			
			2920 x Daily Maximum			
	No	BIO	5% Sin	ple BIO	5% Comp	ound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	74.39	71.84	115.45	110.33	164.22	153.95
25-29	82.11	74.39	123.17	115.45	177.03	166.78
30-34	89.80	82.11	133.42	128.29	189.87	179.61
35-39	97.51	87.23	143.70	135.98	205.28	189.87
40-45	107.76	94.92	153.95	146.25	223.23	207.84
46	107.76	94.92	156.51	151.38	223.23	210.40
47	110.33	97.51	161.66	153.95	228.36	212.97
48	110.33	97.51	164.22	153.95	230.93	220.67
49	110.33	97.51	166.78	153.95	230.93	220.67
50	112.89	102.64	169.35	159.08	236.05	223.23
51	115.45	102.64	171.91	164.22	243.76	225.81
52	120.60	110.33	182.19	169.35	246.34	228.36
53	125.72	115.45	189.87	177.03	254.02	236.05
54	133.42	120.60	197.56	184.75	266.84	246.34
55	138.55	130.86	212.97	195.01	271.99	251.46
56	146.25	133.42	225.81	210.40	287.37	264.29
57	153.95	146.25	243.76	223.23	305.33	279.67
58	169.35	153.95	256.58	236.05	320.73	292.51
59	182.19	166.78	274.55	254.02	343.83	313.04
60	192.44	177.03	302.78	274.55	366.92	336.14
61	210.40	192.44	323.31	292.51	390.01	361.79
62	228.36	210.40	346.39	320.73	420.80	384.89
63	243.76	220.67	372.05	341.26	446.45	405.42
64	259.15	236.05	395.13	366.92	469.56	431.07
65	274.55	251.46	423.37	390.01	497.77	454.16
66	297.64	271.99	451.60	420.80	528.57	482.39
67	325.86	297.64	487.51	454.16	569.62	520.87
68	361.79	330.99	541.40	500.34	623.51	567.07
69	402.84	369.48	595.29	549.09	682.53	626.06
70	446.45	410.54	662.00	608.10	751.80	685.09
71	500.34	459.28	728.70	669.69	815.95	751.80
72	556.79	510.61	803.13	733.84	892.93	826.22
73	615.82	569.62	880.09	803.13	977.61	900.62
74	682.53	628.63	957.08	877.52	1,064.84	982.73
75	756.92	697.92	1,044.31	959.63	1,159.77	1,067.41
76	839.03	772.33	1,141.81	1,046.88	1,262.41	1,154.64
77	928.84	854.44	1,254.71	1,154.64	1,380.44	1,267.53
78	1,021.22	939.11	1,367.62	1,259.85	1,490.78	1,370.17
79	1,116.16	1,028.91	1,483.07	1,367.62	1,608.79	1,477.95
80	1,216.22	1,118.72	1,611.36	1,485.63	1,734.53	1,590.83
81	1,329.12	1,223.92	1,752.49	1,619.08	1,865.39	1,719.13
82	1,459.97	1,344.52	1,909.00	1,765.33	2,016.78	1,857.69
83	1,608.79	1,480.50	2,086.06	1,926.98	2,188.69	2,016.78
84	1,788.42	1,644.73	2,283.63	2,114.28	2,383.68	2,196.40
85	1,947.50	1,790.98	2,488.90	2,304.16	2,599.24	2,396.52
86	2,124.54	1,955.19	2,714.69	2,511.98	2,832.71	2,612.05
87	2,316.98	2,132.24	2,958.45	2,737.79	3,086.74	2,848.12
88	2,522.25	2,324.69	3,222.75	2,986.67	3,366.42	3,102.13
89	2,750.62	2,535.09	3,512.67	3,256.08	3,671.77	3,379.25
90	2,996.94	2,760.89	3,830.85	3,546.03	4,000.19	3,684.59
91	3,268.92	3,007.20	4,174.66	3,866.77	4,361.99	4,018.16
92	3,563.99	3,279.19	4,546.72	4,213.16	4,751.99	4,377.38
93	3,882.18	3,574.26	4,957.26	4,590.35	5,180.49	4,775.09
94	4,233.69	3,894.99	5,406.30	5,003.45	5,650.04	5,201.02

Form: 7035 et al Annual Premium per \$10 Daily Benefit

4380 x Daily Maximum								
	No	BIO	5% Simp	ple BIO	5% Com	pound BIO		
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP		
18-24	92.37	87.23	135.98	125.72	189.87	179.61		
25-29	97.51	92.37	146.25	135.98	205.28	192.44		
30-34	107.76	100.07	159.08	146.25	223.23	207.84		
35-39	115.45	110.33	171.91	159.08	241.19	223.23		
40-45	125.72	115.45	184.75	171.91	256.58	243.76		
46	128.29	118.04	189.87	174.48	264.29	246.34		
47	130.86	123.17	192.44	179.61	266.84	248.89		
48	133.42	123.17	197.56	182.19	271.99	256.58		
49	135.98	125.72	202.70	184.75	274.55	256.58		
50	135.98	125.72	205.28	189.87	279.67	261.72		
51	138.55	128.29	210.40	195.01	284.82	266.84		
52	143.70	133.42	215.52	202.70	295.08	277.11		
53	148.82	135.98	228.36	212.97	302.78	282.25		
54	156.51	148.82	241.19	225.81	315.61	295.08		
55	169.35	156.51	256.58	243.76	328.43	307.90		
56	177.03	166.78	271.99	254.02	343.83	323.31		
57	189.87	174.48	289.95	271.99	366.92	341.26		
58	202.70	189.87	313.04	289.95	387.45	361.79		
		202.70	338.69			382.31		
59	215.52			318.16	413.11			
60	233.50	212.97	361.79	338.69	441.33	410.54		
61	251.46	230.93	387.45	361.79	472.12	436.19		
62	269.42	248.89	415.66	387.45	500.34	466.98		
63	289.95	266.84	438.77	413.11	536.26	497.77		
64	313.04	289.95	464.43	433.63	572.20	531.14		
65	333.57	310.48	492.65	459.28	608.10	564.49		
66	361.79	333.57	523.43	490.09	649.16	602.98		
67	395.13	364.36	569.62	531.14	695.37	649.16		
68	441.33	407.97	633.77	590.15	759.51	708.18		
69	487.51	454.16	705.62	656.88	828.78	769.76		
70	541.40	502.92	790.29	736.39	905.76	841.60		
71	600.41	559.36	880.09	815.95	985.29	913.46		
72	672.25	623.51	969.90	903.18	1,075.10	995.57		
73	744.11	685.09	1,062.27	985.29	1,167.48	1,085.37		
74	823.66	762.07	1,162.34	1,075.10	1,275.24	1,185.43		
75	908.31	836.48	1,267.53	1,177.73	1,388.15	1,290.63		
76	1,000.69	923.71	1,380.44	1,280.36	1,503.60	1,400.97		
77	1,105.90	1,023.78	1,511.30	1,406.11	1,644.73	1,531.83		
78	1,208.54	1,118.72	1,647.29	1,531.83	1,773.02	1,657.57		
79	1,311.16	1,218.79	1,780.70	1,660.12	1,909.00	1,778.15		
80	1,418.92	1,318.85	1,929.53	1,798.68	2,050.12	1,909.00		
81	1,544.65	1,436.89	2,088.62	1,952.63	2,201.52	2,055.27		
82	1,690.90	1,570.30	2,270.79	2,127.10	2,376.00	2,219.49		
83	1,855.13	1,726.84	2,478.64	2,319.53	2,570.99	2,401.65		
84	2,055.27	1,909.00	2,719.83	2,542.78	2,794.23	2,612.05		
85	2,240.02	2,083.48	2,963.58	2,773.71	3,045.68	2,848.12		
86	2,442.70	2,270.79	3,232.99	3,025.15	3,320.23	3,104.70		
87	2,663.38	2,478.64	3,522.95	3,297.14	3,617.88	3,384.38		
88	2,902.02	2,699.30	3,838.55	3,592.23	3,943.73	3,689.73		
89	3,163.72	2,940.50	4,184.95	3,918.08	4,297.83	4,020.72		
90	3,448.53	3,207.34	4,564.67	4,267.05	4,685.29	4,379.94		
91	3,448.53	3,207.34	4,972.67	4,267.05	4,085.29 5,106.09	4,379.94		
92	4,097.70	3,494.71	5,421.70	5,070.17	5,565.37	5,208.72		
93	4,464.63 4,867.46	4,156.71 4,528.77	5,909.20 6,440.33	5,526.87 6,024.67	6,065.72	5,678.29		

Genworth Life Insurance Company 20% Increase to Current-Year Premiums Applies to policies issued after or on 09/16/2002

Form: 7035 et al Annual Premium per \$10 Daily Benefit

730 x Daily Maximum								
1	No.				5% Com	oound BIO		
Age	50 EP	100 EP	5% Simp 50 EP	100 EP	50 EP	100 EP		
18-24	80.05	73.90	110.84	104.68	163.18	144.72		
25-29	89.27	76.98	120.08	110.84	172.44	160.10		
30-34	98.53	86.21	132.40	120.08	190.90	169.36		
35-39	104.68	92.38	141.65	129.31	203.22	181.66		
40-45	110.84	101.62	157.03	138.54	221.70	197.06		
46	110.84	104.68	160.10	141.65	224.77	200.14		
47	113.90	104.68	163.18	144.72	227.84	203.22		
48	113.90	104.68	166.26	147.80	230.93	209.38		
49	120.08	107.76	166.26	147.80	230.93	209.38		
50	120.08	110.84	172.44	157.03	240.17	215.53		
51	120.08	110.84	175.50	160.10	240.17	215.53		
52	123.17	113.90	178.58	166.26	246.34	224.77		
53	129.31	117.01	193.99	175.50	255.56	230.93		
54	135.47	120.08	203.22	184.74	267.88	240.17		
55	144.72	132.40	218.63	197.06	277.12	252.48		
56	147.80	135.47	227.84	206.29	286.34	258.62		
57	163.18	141.65	249.41	224.77	307.90	277.12		
58	172.44	150.86	261.71	243.24	329.46	295.61		
59	190.90	169.36	280.20	252.48	344.84	310.98		
60	203.22	187.81	304.82	274.03	369.48	335.60		
61	221.70	200.14	320.21	289.43	397.19	363.34		
62	246.34	221.70	344.84	310.98	421.82	381.79		
63	258.62	237.07	372.58	335.60	449.56	409.51		
64	277.12	252.48	403.37	363.34	474.16	431.06		
65	292.51	267.88	431.06	387.97	508.04	458.77		
66	317.15	292.51	464.94	421.82	535.74	486.50		
67	344.84	314.06	501.89	452.62	578.87	529.60		
68	381.79	347.94	548.06	492.65	631.21	572.70		
69	424.92	387.97	603.50	544.99	689.71	625.04		
70	477.25	434.15	655.85	597.32	751.27	677.39		
71	523.43	483.41	714.35	646.60	819.04	742.06		
72	585.01	532.68	785.16	714.35	892.93	803.63		
73	643.51	588.11	862.14	785.16	969.90	880.61		
74	708.18	643.51	951.42	862.14	1,056.11	960.65		
75	782.06	705.08	1,046.88	948.35	1,142.34	1,043.80		
76	855.97	775.91	1,142.34	1,037.64	1,243.92	1,136.15		
77	954.50	862.14	1,253.17	1,139.24	1,348.63	1,234.69		
78	1,049.96	951.42	1,360.93	1,234.69	1,453.31	1,330.14		
79	1,151.56	1,046.88	1,468.70	1,333.22	1,561.07	1,419.44		
80	1,265.50	1,154.64	1,579.56	1,437.91	1,671.92	1,517.98		
81	1,385.57	1,271.65	1,705.78	1,548.76	1,792.01	1,625.74		
82	1,524.12	1,400.98	1,847.42	1,681.16	1,930.55	1,745.82		
83	1,678.07	1,539.53	2,010.61	1,832.03	2,081.44	1,881.30		
84	1,853.58	1,699.63	2,204.60	2,007.53	2,260.01	2,047.57		
85	2,019.86	1,856.66	2,404.74	2,183.03	2,466.32	2,229.23		
86	2,019.86	2,022.94	2,404.74	2,183.03	2,400.32	2,429.36		
87	2,404.74	2,022.94	2,857.34	2,595.64	2,928.18	2,647.98		
88	2,404.74	2,407.81	3,115.99	2,895.64	3,192.96	2,885.05		
89	2,620.27	2,407.81	3,115.99	2,826.56	3,192.96	2,885.05 3,146.78		
90	2,857.34 3,115.99	2,623.34 2,860.42	3,396.19	3,082.13	3,476.23	3,146.78		
91	3,396.19	3,119.09	4,033.55	3,664.07	4,135.16	3,737.96		
92	3,697.94	3,399.25	4,396.87	3,996.61	4,504.66	4,076.65		
93 94	4,033.55 4,396.87	3,704.09 4,036.63	4,791.01 5,222.08	4,353.77	4,907.99	4,443.07		

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual			
			1095 x Daily Maximum			
	No E		5% Sim			oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	101.62	92.38	144.72	135.47	209.38	193.99
25-29	107.76	101.62	160.10	144.72	224.77	209.38
30-34	113.90	107.76	169.36	160.10	243.24	224.77
35-39	123.17	113.90	187.81	169.36	264.80	243.24
40-45	135.47	123.17	200.14	187.81	280.20	264.80
46	147.80	129.31	203.22	190.90	286.34	267.88
47	157.03	132.40	209.38	193.99	295.61	270.97
48	157.03	132.40	209.38	193.99	298.67	274.03
49	157.03	132.40	212.44	197.06	301.75	277.12
50	160.10	135.47	218.63	203.22	304.82	280.20
51	163.18	141.65	221.70	206.29	307.90	283.26
52	169.36	141.65	230.93	215.53	317.15	295.61
53	172.44	144.72	243.24	224.77	326.39	301.75
54	178.58	150.86	258.62	240.17	338.70	310.98
55	190.90	163.18	277.12	252.48	357.17	320.21
56	200.14	172.44	289.43	267.88	369.48	338.70
57	218.63	187.81	310.98	286.34	391.03	360.24
58	230.93	197.06	335.60	307.90	415.67	372.58
59	252.48	215.53	360.24	329.46	443.38	400.28
60	274.03	230.93	381.79	347.94	474.16	427.98
61	289.43	252.48	415.67	372.58	508.04	458.77
62	314.06	267.88	446.46	403.37	535.74	486.50
63	338.70	292.51	474.16	434.15	572.70	520.36
64	363.34	310.98	511.14	464.94	603.50	548.06
65	387.97	332.53	541.92	495.73	643.51	588.11
66	418.75	357.17	588.11	538.84	680.48	621.96
67	455.70	391.03	634.28	585.01	732.82	665.09
68	504.96	431.06	698.94	637.37	797.47	729.72
69	563.47	480.34	766.68	702.02	874.44	800.54
70 71	625.04 695.87	538.84 597.32	843.66 926.80	772.85 849.82	960.65 1,046.88	877.52 957.58
72	775.91	665.09	1,019.17	929.87	1,145.41	1,049.96
73	855.97	732.82		1,019.17	1,145.41	1,049.96
74	948.35	732.82 812.87	1,117.70		1,247.02	1,145.41
75	1,049.96	812.87	1,222.38 1,339.39	1,117.70 1,222.38	1,300.93	1,250.10
75 76	1,049.96	899.08 985.28	1,339.39	1,222.38	1,484.10	1,357.86 1,471.79
76	1,154.64	1,099.22	1,459.46	1,333.22	1,601.10	1,4/1./9
78	1,283.95	1,099.22	1,607.26	1,468.70	1,758.14	1,610.34
78	1,416.36	1,206.98	1,745.82	1,601.10	1,896.70	1,739.66
80	1,684.24	1,324.00	1,893.62 2,053.72	1,739.66	2,038.32	1,872.06 2,010.61
81	1,847.42	1,447.15	2,053.72	1,884.36	2,192.28	2,010.61
82	1,847.42 2,026.02	1,585.70	2,226.16	2,047.57	2,361.64 2,549.45	2,164.57
83	2,026.02	1,742.75	2,420.14	2,226.16	2,549.45	2,333.92 2,530.98
83	2,235.40	1,921.32 2,127.62	2,638.75	2,429.36	3,002.06	2,530.98 2,752.66
85						
86	2,700.31 2,940.50	2,318.52 2,527.91	3,152.94 3,436.22	2,906.60 3,168.32	3,273.04 3,568.61	2,998.99 3,269.94
86	2,940.50 3,202.21	2,527.91	3,436.22	3,168.32	3,568.61	3,269.94
88	3,202.21	2,755.74 3,002.06	3,744.13 4,082.83	3,454.69	3,891.91 4,242.92	3,565.55
89	3,491.64	3,002.06	4,082.83		4,242.92 4,624.72	3,888.85 4,236.78
	3,802.62 4,144.42			4,104.37		
90	4,144.42 4,513.90	3,568.61 3,891.91	4,849.50 5,286.72	4,476.92 4,880.28	5,040.40 5,496.10	4,615.49 5,034.23
92	4,923.40	4,242.92	5,763.98	5,317.51	5,991.84	5,486.87
93	5,363.70	4,624.72	6,281.26	5,794.76	6,530.68	5,979.50

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Individual			
1			1460 x Daily Maximum			
	No		5% Sim			oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	110.84	104.68	169.36	160.10	240.17	224.77
25-29	120.08	110.84	181.66	169.36	258.62	243.24
30-34	132.40	120.08	197.06	187.81	277.12	264.80
35-39	141.65	129.31	212.44	200.14	301.75	280.20
40-45	157.03	138.54	227.84	215.53	326.39	304.82
46	157.03	138.54	230.93	221.70	329.46	307.90
47	160.10	141.65	237.07	224.77	335.60	314.06
48	163.18	144.72	240.17	227.84	338.70	323.30
49	163.18	144.72	243.24	227.84	338.70	323.30
50	166.26	150.86	249.41	234.01	344.84	329.46
51	169.36	150.86	252.48	240.17	357.17	332.53
52	175.50	160.10	267.88	249.41	360.24	335.60
53	184.74	169.36	280.20	258.62	372.58	347.94
54	193.99	175.50	289.43	270.97	391.03	363.34
55	203.22	190.90	310.98	286.34	400.28	369.48
56	215.53	197.06	332.53	307.90	421.82	387.97
57	227.84	215.53	357.17	329.46	446.46	409.51
58	249.41	227.84	375.65	347.94	471.10	427.98
59	267.88	246.34	403.37	372.58	504.96	458.77
60	283.26	258.62	443.38	403.37	538.84	492.65
61	307.90	283.26	474.16	431.06	572.70	529.60
62	335.60	307.90	508.04	471.10	618.90	563.47
63	357.17	323.30	544.99	501.89	655.85	594.26
64	378.73	347.94	578.87	538.84	689.71	631.21
65	403.37	369.48	621.96	572.70	729.72	665.09
66	437.23	400.28	662.00	615.82	775.91 834.44	708.18
67	477.25	437.23	717.42	665.09	******	763.62
68	532.68	486.50	794.40	732.82	914.48	831.34
69	591.18	541.92	874.44	806.70	1,000.69	917.57
70	655.85 732.82	603.50 674.30	972.98 1,068.43	892.93 982.20	1,102.30 1,197.74	1,006.84 1,105.37
72	732.82 815.95	748.21	1,008.43	1,077.66	1,197.74	1,105.37
73	905.23	834.44	1,179.28		1,311.08	1,213.14
74	1,000.69	923.71		1,179.28	1,434.85	
75	1,000.69	1,025.33	1,404.05	1,287.05		1,441.00 1,567.24
75	1,111.55 1,231.62	1,025.33	1,533.37 1,675.00	1,407.12 1,536.43	1,702.70 1,853.58	1,567.24 1,696.56
77	1,364.03	1,133.09	1,841.28	1,536.43	2,026.02	1,859.72
78	1,364.03	1,253.17	1,841.28 2,007.53	1,893.48	2,026.02	1,859.72 2,010.61
78	1,499.48	1,379.41	2,007.53	1,847.42	2,189.21	2,010.61
80	1,638.06	1,511.82	2,176.88	2,007.53	2,361.64	2,167.64
81	1,785.86	1,641.14	2,364.71	2,179.97	2,546.36	2,337.00
82	2,143.03	1,95.09	2,574.08	2,377.02	2,737.27	2,521.73
83	2,143.03	1,973.68	2,801.93 3,060.55	2,589.49	2,962.04 3,214.52	2,728.03
83	2,361.64	2,173.81	3,060.55	2,829.64 3,103.68	3,214.52	2,962.04 3,223.76
85						
86	2,860.42 3,119.09	2,629.49 2,869.67	3,654.82 3,984.28	3,380.80 3,688.70	3,814.94 4,156.70	3,516.28 3,833.40
86	3,119.09	2,869.67 3,128.32	3,984.28 4,341.46	3,688.70 4,018.16	4,156.70 4,532.35	3,833.40 4,181.34
88	3,399.25	3,128.32	4,341.46	4,018.16	4,532.35 4,941.88	4,181.34 4,553.89
89	3,704.09 4,036.63	3,411.59	4,/32.48 5,157.40	4,384.55 4,778.68	4,941.88 5,388.34	4,553.89 4,960.36
90	4,399.94	4,052.03	5,622.35	5,206.67	5,871.74	5,409.89
91	4,797.16	4,415.35	6,127.31	5,674.68	6,401.33	5,896.38
92	5,231.29	4,812.56	6,675.37	6,182.74	6,977.12	6,425.96
93	5,699.32	5,246.69	7,275.79	6,736.97	7,605.24	7,007.92

Form: 7035 et al Annual Premium per \$10 Daily Benefit

		- 810	2190 x Daily Maximum			1810
A	50 EP	0 BIO 100 EP	5% Sin 50 EP	nple BIO 100 EP	5% Con 50 EP	npound BIO 100 EP
Age 18-24	50 EP 135.47	100 EP 129.31	200.14	100 EP 187.81	50 EP 280.20	100 EP 267.88
18-24 25-29	135.47	129.31	200.14	200.14	280.20 304.82	267.88
25-29 30-34	144.72	138.54	215.53	200.14	304.82 329.46	286.34 307.90
35-39	169.36	163.18	255.56	237.07	357.17	332.53
40-45	187.81	172 44	274 03	257.07	381.79	360.24
46	190.90	175.50	280.20	258.62	391.03	366.40
47	193.99	181.66	286.34	264.80	397.19	369.48
48	197.06	181.66	292.51	270.97	403.37	378.73
49	200.14	187.81	298.67	274.03	406.43	378.73
50	203.22	187.81	304.82	280.20	412.60	387.97
51	206.29	190.90	310.98	289.43	421.82	394.12
52	212.44	197.06	320.21	298.67	437.23	409.51
53	221.70	203.22	338.70	314.06	449.56	418.75
54	230.93	218.63	357.17	335.60	468.01	437.23
55	249.41	230.93	381.79	360.24	486.50	455.70
56	261.71	246.34	403.37	375.65	511.14	477.25
57	280.20	258.62	431.06	403.37	541.92	504.96
58	301.75	280.20	464.94	431.06	572.70	535.74
59	320.21	301.75	501.89	471.10	612.73	566.54
60	344.84	317.15	535.74	501.89	652.75	606.58
61	372.58	341.78	572.70	535.74	698.94	646.60
62	400.28	369.48	615.82	572.70	742.06	692.78
63	427.98	397.19	649.68	612.73	794.40	738.98
64	461.87	427.98	689.71	643.51	846.74	788.26
65	492.65	458.77	729.72	680.48	899.08	834.44
66	535.74	495.73	775.91	726.66	960.65	892.93
67	585.01	538.84	843.66	788.26	1,031.47	960.65
68	652.75	603.50	939.12	874.44	1,126.93	1,049.96
69	720.49	671.23	1,046.88	972.98	1,228.54	1,139.24
70	800.54	745.13	1,170.05	1,089.97	1,342.46	1,247.02
71	889.85	828.25	1,302.44	1,210.06	1,459.46	1,351.70
72	994.54	923.71	1,437.91	1,339.39	1,591.87	1,474.85
73	1,102.30	1,016.10	1,573.39	1,459.46	1,730.41	1,607.26
74	1,219.32	1,130.00	1,721.18	1,591.87	1,890.54	1,755.05
75	1,345.54	1,240.86	1,878.22	1,745.82	2,056.80	1,912.10
76	1,481.03	1,367.09	2,044.49	1,896.70	2,229.23	2,075.27
77	1,638.06	1,517.98	2,238.47	2,081.44	2,435.54	2,269.25
78	1,788.94	1,656.53	2,438.60	2,269.25	2,626.43	2,454.00
79	1,942.90	1,804.32	2,638.75	2,460.14	2,826.56	2,635.68
80	2,102.99	1,952.11	2,857.34	2,666.46	3,039.01	2,829.64
81	2,287.74	2,127.62	3,094.45	2,891.23	3,260.71	3,045.18
82	2,503.27	2,327.77	3,365.40	3,149.87	3,519.35	3,288.43
83	2,749.58	2,558.69	3,673.31	3,436.22	3,808.76	3,556.30
84	3,045.18	2,829.64	4,030.46	3,768.76	4,141.32	3,870.36
85	3,319.21	3,088.28	4,390.73	4,107.43	4,510.81	4,218.29
86	3,617.88	3,365.40	4,787.93	4,480.02	4,917.24	4,600.08
87	3,944.27	3,670.22	5,218.98	4,883.38	5,360.63	5,015.76
88	4,298.36	3,999.67	5,687.00	5,323.66	5,840.95	5,465.32
89	4,686.31	4,356.85	6,201.19	5,803.99	6,367.48	5,957.96
90	5,108.12	4,750.97	6,761.60	6,321.28	6,940.16	6,490.63
91	5,566.92	5,178.95	7,368.16	6,890.92	7,565.22	7,075.66
92	6,068.82	5,646.96	8,033.23	7,509.80	8,245.68	7,716.11
93	6,613.80	6,158.10	8,753.72	8,187.18	8,987.74	8,411.96
94	7,211.12	6,709.24	9,541.97	8,926.15	9,794.46	9,172.46

Form: 7035 et al Annual Premium per \$10 Daily Benefit

Age	No		Unlimited			
	No					
	No BIO		5% Simple BIO		5% Comp	oound BIO
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	200.83	185.40	301.26	270.37	409.40	382.38
25-29	212.42	204.71	324.44	297.40	444.18	413.27
30-34	235.61	216.30	347.63	320.59	475.07	448.03
35-39	251.05	239.45	378.52	343.75	513.72	478.94
40-45	270.37	254.90	409.40	374.65	556.19	517.56
46	281.96	262.64	417.14	378.52	563.89	529.13
47	285.83	266.50	421.00	382.38	579.35	540.74
48	285.83	270.37	428.72	390.10	587.08	548.45
49	289.68	278.09	436.46	393.96	590.94	552.34
50	301.26	278.09	448.03	409.40	602.53	563.89
51	305.12	289.68	459.61	421.00	614.12	571.63
52	320.59	301.26	478.94	436.46	633.43	594.82
53	328.30	308.99	502.12	463.49	660.47	617.96
54	347.63	324.44	533.02	494.39	683.63	641.15
55	363.06	343.75	567.76	529.13	718.40	672.07
56	390.10	363.06	606.38	567.76	760.88	710.69
57	421.00	390.10	645.00	606.38	807.24	749.29
58	436.46	413.27	691.37	656.60	853.57	799.50
59	478.94	448.03	741.56	702.95	903.79	845.86
60	505.98	467.34	787.92	749.29	957.86	896.06
61	548.45	505.98	849.72	811.09	1,023.54	957.86
62	590.94	548.45	903.79	857.45	1,093.07	1,023.54
63	637.30	594.82	954.00	903.79	1,170.30	1,100.76
64	679.76	633.43	1,000.36	950.14	1,247.56	1,178.02
65	737.70	683.63	1,054.43	992.62	1,332.52	1,262.99
66	795.65	745.44	1,116.23	1,046.69	1,432.93	1,355.69
67	869.04	818.82	1,216.64	1,139.40	1,544.94	1,459.98
68	965.59	903.79	1,351.84	1,274.58	1,676.28	1,579.72
69	1,069.87	1,004.21	1,521.78	1,429.08	1,826.90	1,714.88
70	1,197.34	1,116.23	1,718.76	1,614.48	1,989.13	1,853.93
71	1,317.06	1,232.09	1,915.73	1,799.86	2,151.34	2,000.72
72	1,459.98	1,367.29	2,120.46	1,989.13	2,348.33	2,182.24
73	1,622.20	1,514.04	2,332.88	2,186.10	2,549.15	2,371.50
74	1,788.29	1,664.69	2,553.02	2,390.80	2,773.19	2,587.80
75	1,981.40	1,830.78	2,784.76	2,599.38	3,016.51	2,831.12
76 77	2,174.53 2,398.52	2,020.02 2,224.70	3,031.94 3,317.77	2,834.98 3,101.48	3,275.29 3,568.85	3,082.19 3,364.12
77	2,398.52	2,224.70	3,317.77	3,101.48	3,843.06	3,364.12 3,626.76
78	2,811.82	2,421.71	3,889.39	3,367.98	4,128.88	3,893.29
80	3,039.67	2,842.70	3,889.39 4,198.39	3,947.34	4,128.88	3,893.29 4,167.50
81	3,039.67	3,086.05	4,198.39	4,275.64	4,418.56	4,167.50
82	3,588.14	3,364.12	4,928.38	4,650.30	5,113.79	4,820.24
83	3,935.76	3,696.28	5,380.30	5,075.15	5,523.19	5,210.35
84	4,345.16	4,074.79	5,901.71	5,565.67	6,002.12	5,662.22
85	4,743.00	4,441.73	6,434.70	6,067.78	6,542.86	6,175.94
86	5,167.87	4,839.55	7,014.06	6,612.37	7,129.93	6,728.23
87	5,635.20	5,272.14	7,647.48	7,207.19	7,771.08	7,334.65
88	6,141.18	5,751.07	8,338.87	7,859.92	8,474.04	7,995.11
89	6,697.36	6,264.76	9,088.16	8,562.85	9,238.78	8,717.35
90	7,299.89	6,832.54	9,903.11	9,335.34	10,073.08	9,497.57
91	7,956.48	7,446.65	10,791.47	10,173.48	10,972.98	10,351.15
92	8,674.87	8,118.71	11,764.78	11,088.85	11,961.76	11,281.98
93	9,455.09	8,852.54	12,823.07	12,089.22	13,043.22	12,301.64
94	10,304.81	9,648.20	13,977.91	13,178.39	14,213.52	13,406.28

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 1095 x Daily Maximum			
	No	BIO	5% Simpl	e BIO	5% Com	oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	67.74	61.57	98.53	92.38	141.65	129.31
25-29	73.90	67.74	107.76	98.53	150.86	141.65
30-34	76.98	73.90	113.90	107.76	163.18	150.86
35-39	83.12	76.98	126.25	113.90	178.58	163.18
40-45	92.38	83.12	135.47	126.25	187.81	178.58
46	98.53	86.21	138.54	126.25	193.99	181.66
47	101.62	89.27	141.65	129.31	200.14	181.66
48	101.62	89.27	141.65	132.40	200.14	184.74
49	104.68	89.27	144.72	132.40	203.22	187.81
50	107.76	92.38	147.80	138.54	206.29	187.81
51	107.76	95.46	150.86	138.54	209.38	190.90
52	110.84	95.46	157.03	144.72	215.53	200.14
53	117.01	98.53	163.18	150.86	221.70	203.22
54	120.08	101.62	175.50	163.18	227.84	209.38
55	129.31	110.84	187.81	169.36	240.17	215.53
56	132.40	117.01	193.99	181.66	249.41	227.84
57	147.80	126.25	209.38	193.99	264.80	243.24
58	157.03	132.40	227.84	209.38	280.20	252.48
59	169.36	144.72	243.24	221.70	298.67	270.97
60	184.74	157.03	258.62	234.01	320.21	289.43
61	193.99	169.36	280.20	252.48	341.78	310.98
62	212.44	181.66	301.75	270.97	360.24	329.46
63	227.84	197.06	320.21	292.51	387.97	351.01
64	246.34	209.38	344.84	314.06	406.43	369.48
65	261.71	224.77	366.40	335.60	434.15	397.19
66	283.26	240.17	397.19	363.34	458.77	418.75
67	307.90	264.80	427.98	394.12	495.73	449.56
68	341.78	292.51	471.10	431.06	538.84	492.65
69	381.79	323.30	517.28	474.16	591.18	541.92
70	421.82	363.34	569.63	520.36	649.68	591.18
71	471.10	403.37	625.04	572.70	708.18	646.60
72	523 43	449.56	686.64	628.12	772.85	708.18
73	578.87	495.73	754.36	686.64	840.59	772.85
74	640.45	548.06	825.18	754.36	917.57	843.66
75	708.18	606.58	905.23	825.18	1,000.69	917.57
76	778.99	665.09	985.28	899.08	1,080.74	994.54
77	865.22	742.06	1,083.82	991.46	1,185.42	1,086.91
78	957.58	815.95	1,179.28	1,080.74	1,280.89	1,173.13
79	1,040.74	892.93	1,277.81	1,173.13	1,376.34	1,262.41
80	1,136.15	976.06	1,385.57	1,271.65	1,481.03	1,357.86
81	1,247.02	1,071.52	1,502.58	1,382.48	1,594.94	1,462.55
82	1,367.09	1,176.19	1,634.99	1,502.58	1,721.18	1,576.46
83	1,508.74	1,296.29	1,779.68	1,641.14	1,862.83	1,708.87
84	1,671.92	1,434.85	1,955.18	1,801.24	2,026.02	1,856.66
85	1,822.79	1,564.16	2,127.62	1,961.34	2,210.75	2,022.94
86	1,985.98	1,705.78	2,318.52	2,139.94	2,407.81	2,207.66
87	2,161.48	1,859.72	2,527.91	2,330.83	2,626.43	2,407.81
88	2,355.47	2,026.02	2,755.74	2,543.30	2,863.52	2,626.43
89	2,567.92	2,210.75	3,002.06	2,771.15	3,122.15	2,860.42
90	2.798.84	2,407.81	3,273.04	3,020.56	3,402.35	3,115.99
91	3,048.26	2,626.43	3,568.61	3,294.58	3,710.27	3,399.25
92	3,322.28	2,863.52	3,891.91	3,590.18	4,045.87	3,704.09
93	3,620.96	3,122.15	4,239.84	3,910.39	4,409.18	4,036.63
94	3,947.34	3,402.35	4,621.66	0,010.00	4,806.38	4,000.00

Genworth Life Insurance Company 20% Increase to Current-Year Premiums Applies to policies issued after or on 09/16/2002

Form: 7035 et al Annual Premium per \$10 Daily Benefit

92

93

94

3,411.59

3,719.50

4,055.10

3,134.46

3,417.74

3,722.56

Joint 1460 x Daily Maximum No BIO 5% Compound BIO 50 EP 100 EP 50 EP 100 EP 50 EP 100 EP 18-24 73 90 67 74 101.62 95.46 150.86 132 40 25-29 83.12 70.82 110.84 101.62 160.10 147.80 30-34 92.38 80.05 123.17 110.84 175.50 157.03 35-39 95.46 86.21 129.31 120.08 187.81 166.26 40-45 101.62 92.38 144.72 129.31 203.22 181.66 46 101.62 95.46 147.80 129.31 206.29 184.74 47 104.68 95.46 150.86 132.40 209.38 187.81 48 104.68 95.46 153.95 135.47 212.44 193.99 49 110.84 98.53 153.95 135.47 212.44 193.99 50 110.84 101.62 160.10 144.72 221.70 200.14 51 147.80 110.84 101.62 163.18 221.70 200.14 52 153.95 227.84 113.90 104.68 166.26 206.29 53 120.08 107.76 178.58 163.18 237.07 212.44 187.81 54 110.84 169.36 246.34 221.70 126.25 55 132.40 123.17 200.14 181.66 255.56 234.01 56 135.47 126.25 209.38 190.90 264.80 237.07 57 129.31 230.93 206.29 283.26 255.56 58 160.10 138.54 240.17 224.77 304.82 274.03 59 175.50 157.03 258.62 234.01 317.15 286.34 60 187.81 172.44 280.20 252.48 341.78 310.98 61 203.22 184.74 295.61 267.88 366.40 335.60 62 227.84 203.22 317.15 286.34 387.97 351.01 63 237.07 218.63 344.84 310.98 415.67 378.73 64 255.56 234.01 372.58 335.60 437.23 397.19 65 270.97 246.34 397.19 357.17 468.01 421.82 66 292.51 270.97 427.98 387.97 495.73 449.56 67 317.15 289.43 461.87 418.75 532.68 489.56 68 351.01 320.21 504.96 455.70 581.94 529.60 69 391.03 357.17 557.32 501.89 637.37 575.77 70 440.30 400.28 603.50 551.14 692.78 625.04 483.41 446.46 658.91 597.32 754.36 683.54 71 72 538.84 492.65 723.58 658.91 825.18 742.06 73 594.26 541.92 794.40 723.58 896.02 812.87 74 652.75 594.26 877.52 794.40 972.98 886.78 75 720.49 649.68 966.83 874.44 1,053.02 963.76 788.26 714.35 1,053.02 957.58 1,148.50 1,046.88 76 1,154.64 1,243.92 880.61 794.40 1,049.96 1,139.24 78 877.52 1,256.26 1,139.24 1,339.39 1,228.54 79 1,062.28 966.83 1,354.78 1,228.54 1,308.59 1,166.95 1,065.37 1,456.39 1,327.08 1,542.61 1,400.98 81 1,277.81 1,173.13 1,573.39 1,428.67 1,653.43 1,499.48 82 1,407.12 1,293.19 1,705.78 1,551.83 1,779.68 1,610.34 83 1,548.76 1,419.44 1,853.58 1.690.39 1,921.32 1,736.59 84 1,708.87 1,567.24 2,035.26 1,850.51 2,084.51 1,887.47 85 1.862.83 1,711.97 2.216.92 2.013.68 2.275.42 2.056.80 86 2.035.26 1.865.92 2,417.05 2.195.38 2,475.54 2.241.55 87 2,216.92 2,035.26 2,635.68 2,395.50 2,700.31 2,441.69 88 2.417.05 2.220.01 2.875.82 2.607.95 2.946.65 2.660.30 89 2,635.68 2,420.14 3 134 46 2 841 97 3,208.36 2,903.54 90 2.875.82 2.638.75 3.411.59 3.100.60 3.497.80 3.162.18 2.875.82 3.380.80 91 3.134.46 3.719.50 3.814.94 3.448.52

4,055.10

4,418.44

4,818.71

3,685.63

4,015.07

4,378.40

4,156.70

4,526.20

4,932.62

3,759.54

4,098.22

4,464.62

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 2190 x Daily Maximum			
	No F	No BIO 5% Simple BIO				oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	86.21	80.05	126.25	117.01	181.66	169.36
25-29	92.38	86.21	138.54	126.25	197.06	181.66
30-34	98.53	92.38	147.80	138.54	212.44	197.06
35-39	107.76	98.53	163.18	147.80	230.93	212.44
40-45	117.01	107.76	175.50	163.18	243.24	230.93
46	123.17	107.76	175.50	166.26	249.41	234.01
47	126.25	113.90	181.66	169.36	258.62	237.07
48	126.25	113.90	181.66	169.36	258.62	237.07
49	126.25	113.90	184.74	172.44	261.71	240.17
50	129.31	117.01	190.90	175.50	264.80	243.24
51	132.40	117.01	193.99	178.58	267.88	246.34
52	138.54	123.17	200.14	187.81	277.12	258.62
53	144.72	126.25	212.44	197.06	283.26	261.71
54	153.95	132.40	224.77	209.38	295.61	270.97
55	157.03	141.65	240.17	218.63	310.98	277.12
56	166.26	150.86	252.48	234.01	320.21	295.61
57	175.50	163.18	270.97	249.41	338.70	314.06
58	200.14	172.44	292.51	267.88	360.24	323.30
59	206.29	187.81	314.06	286.34	384.88	347.94
60	218.63	200.14	332.53	301.75	412.60	372.58
61	240.17	218.63	360.24	323.30	443.38	400.28
62	261.71	234.01	387.97	351.01	464.94	421.82
63	277.12	255.56	412.60	378.73	498.79	452.62
64	295.61	270.97	443.38	403.37	526.52	477.25
65	314.06	289.43	471.10	431.06	560.38	511.14
66	338.70	310.98	511.14	468.01	591.18	541.92
67	372.58	338.70	551.14	508.04	637.37	578.87
68	412.60	375.65	606.58	554.23	692.78	634.28
69	458.77	418.75	668.15	609.65	760.52	695.87
70	508.04	468.01	732.82	671.23	834.44	763.62
71	569.63	520.36	806.70	738.98	911.41	834.44
72	634.28	578.87	886.78	809.80	997.61	914.48
73	702.02	637.37	972.98	886.78	1,083.82	997.61
74	778.99	708.18	1,062.28	972.98	1,185.42	1,086.91
75	862.14	782.06	1,163.88	1,062.28	1,290.12	1,182.35
76	957.58	855.97	1,268.56	1,160.78	1,391.72	1,280.89
77	1,059.18	957.58	1,397.88	1,277.81	1,530.29	1,400.98
78	1,163.88	1,049.96	1,517.98	1,391.72	1,650.37	1,514.89
79	1,271.65	1,151.56	1,647.29	1,514.89	1,773.54	1,628.80
80	1,385.57	1,259.32	1,785.86	1,638.06	1,905.91	1,748.90
81	1,514.89	1,379.41	1,936.70	1,782.76	2,053.72	1,884.36
82	1,665.78	1,514.89	2,106.06	1,936.70	2,216.92	2,029.08
83	1,835.14	1,671.92	2,296.98	2,112.23	2,401.66	2,201.52
84	2,038.32	1,850.51	2,518.67	2,318.52	2,611.04	2,395.50
85	2,220.01	2,016.78	2,743.44	2,527.91	2,848.12	2,607.95
86	2,423.20	2,198.44	2,989.78	2,755.74	3,103.68	2,845.03
87	2,641.82	2,398.56	3,257.63	3,005.15	3,386.95	3,100.60
88	2,875.82	2,611.04	3,553.20	3,276.11	3,691.78	3,383.87
89	3,134.46	2,848.12	3,870.36	3,571.69	4,024.31	3,685.63
90	3,417.74	3,103.68	4,218.29	3,895.00	4,384.55	4,015.07
91	3,725.64	3,386.95	4,600.08	4,246.00	4,781.75	4,378.40
92	4,064.34	3,691.78	5,015.76	4,624.72	5,212.84	4,772.52
93	4,424.58	4,024.31	5,465.32	5,040.40	5,680.84	5,203.58
94	4,827.95	4,384.55	5,957.96	5,496.10	6,191.96	5,671.60

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			Joint 2920 x Daily Maximum			
	No F	2920 x Daily Maximum No BIO 5% Simple BIO				oound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	89.27	86.21	138.54	132.40	197.06	184.74
25-29	98.53	89.27	147.80	138.54	212.44	200.14
30-34	107.76	98.53	160.10	153.95	227.84	215.53
35-39	117.01	104.68	172.44	163.18	246.34	227.84
40-45	129.31	113.90	184.74		240.34	249.41
40-45		113.90		175.50 181.66	267.88	249.41 252.48
	129.31		187.81			
47	132.40	117.01	193.99	184.74	274.03	255.56
48	132.40	117.01	197.06	184.74	277.12	264.80
49	132.40	117.01	200.14	184.74	277.12	264.80
50	135.47	123.17	203.22	190.90	283.26	267.88
51	138.54	123.17	206.29	197.06	292.51	270.97
52	144.72	132.40	218.63	203.22	295.61	274.03
53	150.86	138.54	227.84	212.44	304.82	283.26
54	160.10	144.72	237.07	221.70	320.21	295.61
55	166.26	157.03	255.56	234.01	326.39	301.75
56	175.50	160.10	270.97	252.48	344.84	317.15
57	184.74	175.50	292.51	267.88	366.40	335.60
58	203.22	184.74	307.90	283.26	384.88	351.01
59	218.63	200.14	329.46	304.82	412.60	375.65
60	230.93	212.44	363.34	329.46	440.30	403.37
61	252.48	230.93	387.97	351.01	468.01	434.15
62	274.03	252.48	415.67	384.88	504.96	461.87
63	292.51	264.80	446.46	409.51	535.74	486.50
64	310.98	283.26	474.16	440.30	563.47	517.28
65	329.46	301.75	508.04	468.01	597.32	544.99
66	357.17	326.39	541.92	504.96	634.28	578.87
67	391.03	357.17	585.01	544.99	683.54	625.04
68	434.15	397.19	649.68	600.41	748.21	680.48
69	483.41	443.38	714.35	658.91	819.04	751.27
70	535.74	492.65	794.40	729.72	902.16	822.11
71	600.41	551.14	874.44	803.63	979.14	902.16
72	668.15	612.73	963.76	880.61	1,071.52	991.46
73	738.98	683.54	1,056.11	963.76	1,173.13	1,080.74
74	819.04	754.36	1,148.50	1,053.02	1,277.81	1,179.28
75	908.30	837.50	1,253.17	1,151.56	1,391.72	1,280.89
76	1,006.84	926.80	1,370.17	1,256.26	1,514.89	1,385.57
77	1,114.61	1,025.33	1,505.65	1,385.57	1,656.53	1,521.04
78	1,225.46	1,126.93	1,641.14	1,511.82	1,788.94	1,644.20
79	1,339.39	1,234.69	1,779.68	1,641.14	1,930.55	1,773.54
80	1.459.46	1.342.46	1,933.63	1,782.76	2,081.44	1,909.00
81	1,594.94	1,468.70	2,102.99	1,942.90	2,238.47	2,062.96
82	1,751.96	1,613.42	2,290.80	2,118.40	2,420.14	2,229.23
83	1,930.55	1,776.60	2,503.27	2,312.38	2,626.43	2,420.14
84	2,146.10	1,973.68	2,740.36	2,537.14	2,860.42	2,420.14
85	2,146.10	1,973.68	2,740.36	2,537.14	2,860.42 3,119.09	2,635.68
85	2,337.00 2,549.45	2,149.18 2,346.23	2,986.68 3,257.63	2,764.99 3,014.38	3,119.09 3,399.25	2,875.82 3,134.46
87	2,780.38	2,558.69	3,550.14	3,285.35	3,704.09	3,417.74
88	3,026.70	2,789.63	3,867.30	3,584.00	4,039.70	3,722.56
89	3,300.74	3,042.11	4,215.20	3,907.30	4,406.12	4,055.10
90	3,596.33	3,313.07	4,597.02	4,255.24	4,800.23	4,421.51
91	3,922.70	3,608.64	5,009.59	4,640.12	5,234.39	4,821.79
92	4,276.79	3,935.03	5,456.06	5,055.79	5,702.39	5,252.86
93	4,658.62	4,289.11	5,948.71	5,508.42	6,216.59	5,730.11
94	5,080.43	4,673.99	6,487.56	6,004.14	6,780.05	6,241.22

Form: 7035 et al Annual Premium per \$10 Daily Benefit

			4380 x Daily Maximum			
	No	BIO		sily Maximum 5% Simple BIO		pound BIO
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	110.84	104.68	163.18	150.86	227.84	215.53
25-29	117.01	110.84	175.50	163.18	246.34	230.93
30-34	129.31	120.08	190.90	175.50	267.88	249.41
35-39	138.54	132.40	206.29	190.90	289.43	267.88
40-45	150.86	138.54	221.70	206.29	307.90	292.51
46	153.95	141.65	227.84	209.38	317.15	295.61
47	157.03	147.80	230.93	215.53	320.21	298.67
48	160.10	147.80	237.07	218.63	326.39	307.90
49	163.18	150.86	243.24	221.70	329.46	307.90
50	163.18	150.86	246.34	227.84	335.60	314.06
51	166.26	153.95	252.48	234.01	341.78	320.21
52	172.44	160.10	258.62	243.24	354.10	332.53
53	178.58	163.18	274.03	255.56	363.34	338.70
54	187.81	178.58	289.43	270.97	378.73	354.10
55	203.22	187.81	307.90	292.51	394.12	369.48
56	212.44	200.14	326.39	304.82	412.60	387.97
57	227.84	209.38	347.94	326.39	440.30	409.51
58	243.24	227.84	375.65	347.94	464.94	434.15
59	258.62	243.24	406.43	381.79	495.73	458.77
60	280.20	255.56	434.15	406.43	529.60	492.65
61	301.75	277.12	464.94	434.15	566.54	523 43
62	323.30	298.67	498.79	464.94	600.41	560.38
63	347.94	320.21	526.52	495.73	643.51	597.32
64	375.65	347.94	557.32	520.36	686.64	637.37
65	400.28	372.58	591.18	551.14	729.72	677.39
66	434.15	400.28	628.12	588.11	778.99	723.58
67	474.16	437.23	683.54	637.37	834.44	778.99
68	529.60	489.56	760.52	708.18	911.41	849.82
69	585.01	544.99	846.74	788.26	994.54	923.71
70	649.68	603.50	948.35	883.67	1,086.91	1,009.92
71	720.49	671.23	1,056.11	979.14	1,182.35	1,096.15
72	806.70	748.21	1,163.88	1,083.82	1,290.12	1,194.68
73	892.93	822.11	1,274.72	1,182.35	1,400.98	1,302.44
74	988.39	914.48	1,274.72	1,290.12	1,530.29	1,422.52
75	1 089 97	1,003.78		1,413.28	1,665.78	1,422.52
76	1,089.97	1,108.45	1,521.04 1,656.53	1,413.28	1,804.32	1,548.76
77	1,200.83	1,108.45	1,656.53	1,687.33	1,804.32	1,681.16
78	1,327.08	1,228.54		1,687.33	1,973.68	1,838.20
			1,976.75		2,127.62 2,290.80	
79	1,573.39	1,462.55	2,136.84	1,992.14		2,133.78
80 81	1,702.70	1,582.62	2,315.44	2,158.42	2,460.14 2,641.82	2,290.80 2,466.32
	1,853.58	1,724.27	2,506.34	2,343.16		
82	2,029.08	1,884.36	2,724.95	2,552.52	2,851.20	2,663.39
83	2,226.16	2,072.21	2,974.37	2,783.44	3,085.19	2,881.98
84	2,466.32	2,290.80	3,263.80	3,051.34	3,353.08	3,134.46
85	2,688.02	2,500.18	3,556.30	3,328.45	3,654.82	3,417.74
86	2,931.24	2,724.95	3,879.59	3,630.18	3,984.28	3,725.64
87	3,196.06	2,974.37	4,227.54	3,956.57	4,341.46	4,061.26
88	3,482.42	3,239.16	4,606.26	4,310.68	4,732.48	4,427.68
89	3,796.46	3,528.60	5,021.94	4,701.70	5,157.40	4,824.86
90	4,138.24	3,848.81	5,477.60	5,120.46	5,622.35	5,255.93
91	4,507.72	4,193.65	5,967.20	5,582.33	6,127.31	5,730.11
92	4,917.24	4,575.47	6,506.04	6,084.20	6,678.44	6,250.46
93	5,357.56	4,988.05	7,091.04	6,632.24	7,278.86	6,813.95

Appendix C

Genworth Life Insurance Company Current-Year Premiums Stable Premium Option - Lifetime Guarantee Applies to policies issued after or on 09/16/2002

Form: 7035 et al

Annual Premium per \$10 Daily Benefit

	,			
Issue Age	Individual	Joint		
18-24	101.47	87.94		
25-29	111.62	94.71		
30-34	118.38	101.47		
35-39	125.15	108.23		
40-44	135.29	118.38		
45	135.29	118.38		
46	142.06	118.38		
47	145.44	125.15		
48	145.44	125.15		
49	145.44	125.15		
50	148.82	128.53		
51	155.59	128.53		
52	155.59	135.29		
53	158.97	138.68		
53 54	165.73	145.44		
55	179.26	155.59		
56	189.41	165.73		
57	206.32	179.26		
58	216.47	189.41		
59	236.76	206.32		
60	253.67	219.85		
61	277.35	240.14		
62	294.26	257.06		
63	321.32	280.73		
64	341.61	297.64		
65	365.29	317.94		
66	392.35	341.61		
67	429.55	372.06		
68	473.53	412.64		
69	527.64	460.00		
70	591.91	514.11		
71	656.17	571.61		
72	730.58	635.88		
73	804.99	700.14		
74	892.93	777.93		
75	987.64	859.11		
76	1,082.34	940.29		
77	1,207.49	1,051.90		
78	1,325.87	1,153.37		
79	1,454.40	1,264.99		
80	1,589.69	1,383.37		
	1,741.90			
81 82	1,914.39	1,515.28 1,664.10		
	·	· ·		
83	2,110.57	1,836.60		
84	2,337.18	2,032.78		
85	2,546.89	2,215.42		
86	2,776.89	2,414.98		
87	3,027.18	2,634.83		
88	3,297.76	2,868.21		
89	3,595.41	3,128.65		
90	3,920.11	3,409.38		
91	4,275.25	3,720.55		
92	4,660.84	4,055.40		
93	5,080.25	4,420.69		
94	5,536.86	4,816.43		

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I RS Cover Letter 20201204.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Certification is in the Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I RS Confidential Memo 20201204.pdf PA Choice I RS Memo Exhibits 20201204.xlsx PA Choice I RS Additional Exhibits 20201204.pdf PA Choice I RS Additional Exhibits 20201204.xlsx
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	· ·
Item Status:	
Status Date:	
Dynasond Itom.	A. th. a time to a file (A.Q.I.)
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason: Attachment(s):	N/A to this filing.
Item Status:	
Status Date:	
Status Date.	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Attachment(s):	

SERFF Tracking #:	GEFA-132044872	State Tracking #:	GEFA-132044872		Company Tracking #:	2020 CHOICE_ROUND 7 (RS)
State: TOI/Sub-TOI: Product Name: Project Name/Number:	2020 Choice_R	ual Long Term Care/LTC03I. Round 7 (RS) Round 7 (RS)/2020 Choice_R		Filing Company:	Genworth Life Insul	rance Company
Item Status:						
Status Date:						
Satisfied - Item:		Rate Table (A&H)				
Comments:		Rates included on the I	Rate/Rule Schedu	le tab.		
Attachment(s):						
Item Status:						
Status Date:						
Bypassed - Item:		Replacement Form with	h Highlighted Cha	nges (A&H)		
Bypass Reason:		N/A to this filing.		9 (: :-:: :)		
Attachment(s):						
Item Status:						
Status Date:						
Bypassed - Item:		Advertisement Complia	ance Certification			
Bypass Reason:		N/A to this filing.				
Attachment(s):		<u> </u>				
Item Status:						
Status Date:						
Bypassed - Item:		Reserve Calculation (A	.&H)			
Bypass Reason:		· · · · · · · · · · · · · · · · · · ·		ncluded in the actua	arial memorandum and/c	r
Attachment(s):		опристопи				
Item Status:						
Status Date:						
Bypassed - Item:	1	Variability Explanation	(A&H)			
Bypass Reason:		N/A to this filing.	(
Attachment(s):		i wit to time iming.				
Item Status:						
Status Date:						
Satisfied - Item:		Actuarial Memorandum	(Public)			
Comments:		Totaliai Memorandun	i (i ubilo)			
Attachment(s):		PA Choice I RS Public	Memo 20201204	ndf		
Item Status:		I A CHOICE I NO FUDIIC	WIGITIO 2020 1204.	pui		
item Status.						

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

rroject Name/Number.	2020 Choice_Nound 1 (NS)/2020 Choice_Nound 1 (NS)
Status Date:	
Satisfied - Item:	Response Letter (3/1/21)
Comments:	
Attachment(s):	PA Choice I RS Objection 1 Response 20210225.pdf
Item Status:	
Status Date:	

SERFF Tracking #: GEFA-132644872 State Tracking #: GEFA-132644872 Company Tracking #: 2020 CHOICE_ROUND 7 (RS)

State: Pennsylvania Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2020 Choice_Round 7 (RS)

Project Name/Number: 2020 Choice_Round 7 (RS)/2020 Choice_Round 7 (RS)

Attachment PA Choice I RS Memo Exhibits 20201204.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Choice I RS Additional Exhibits 20201204.xlsx is not a PDF document and cannot be reproduced here.



12/04/2020

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)

Company NAIC No: 70025

SERFF Tracking No: GEFA-132644872

Policy Forms: 7035 et al

Applies to Policies Issued on or After 9/16/2002

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing for policy forms 7035 et al, is called the Lifetime Stable Premium Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter:
- Confidential Actuarial Memorandum:
- Public Actuarial Memorandum;
- Confidential Exhibits (Excel version);
- Additional Exhibits (PDF and Excel versions):
- Alternative Options Supplemental Documents; and
- Current and Proposed Rate Schedules.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Matthew Haladay, FSA, MAAA Assistant Vice President & Actuary Genworth Life Insurance Company 6620 W Broad Street Richmond, VA 23230 Phone: (804) 484-3826 Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala Arland, FSA, MAAA

Vice President & Actuary, LTC Inforce Management

Jamala Forland.

Genworth Life Insurance Company

Actuarial Memorandum December 2020

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Policy Form 7035 et al Applies to Policies Issued on or After 9/16/2002

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Pennsylvania between September 2002 and December 2005. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as Choice I and are no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Lifetime Benefit	Limited Benefit	Total Lives
Issued Lives	3,249	8,779	12,028
Inforce Lives	2,352	6,517	8,869

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania and the Rate Stability regulation. This actuarial memorandum may not be suitable for other purposes.

2.1 Multi-Year Rate Action Plan (MYRAP) Overview

GLIC's 2019 Cash Flow Testing (CFT) includes an assumption for future rate increases for Choice I based upon a cumulative premium rate increase of 421% over a period of six to nine years for policyholders with lifetime benefits (72% in 2017, 72% in 2020, and 76% in 2023) and 263% over a period of six to nine years for policyholders with limited benefits (55% in 2017, 55% in 2020, and 51% in 2023). This assumption regarding Choice I rate increases is part of GLIC's Multi-Year Rate Action Plan.

Starting in 2017, GLIC submitted an initial nationwide filing (first round of MYRAP) requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, with plans for submitting future filings in 2020 and 2023 (second and third rounds of MYRAP respectively).

In the current filing GLIC's goal is to submit the second round of MYRAP, requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, and continue to pursue any remainder of the rate increase not approved in prior filings.

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2.2 Proposed Premium Rate Increase

In this filing, GLIC proposes a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum.

Alternatively, the one-time actuarial equivalent rate increases to the second and third rounds of MYRAP, adjusted by any balance from prior filings, are 133% and 88.2%, for policyholders with lifetime and limited benefits respectively. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next three to six years.

3. Justification of the Premium Rate Increase

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the projections and lifetime loss ratios. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. These updates have resulted in increases in the Disabled Life Reserves (DLR) and the continued need for premium rate increases.

A key driver for these increases has been lower than expected active life terminations. As voluntary lapse and active life mortality remained lower than anticipated, policyholders stayed in force longer to ages at which claims were more likely to occur.

In addition to policyholders persisting to longer policy durations and lower mortality rates, claim costs, driven by the combination of claim incidence, claim continuance and benefit utilization rates, have emerged higher than originally expected. Updated claim severity assumptions have led to the significant strengthening of GLIC's DLR in 2014, 2016 and 2018.

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The table below summarizes the assumption updates made since 2014 that have had the biggest impact in the premium rate increases:

Year	Update in Assumptions Due To
2014	Lower Claim Termination Rates (CTR) in later durations Higher Benefit Utilization Rate (BUR) in later durations
2015	Lower Voluntary Lapse Lower Active Life Mortality
2016	Lower CTR BUR methodology change
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	BUR methodology change Lower CTR
2019	Unfavorable BUR experience/annual update

4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

5. Description of Benefits

This comprehensive long term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple a couple's policy operates like two individual policies but draws from a shared benefit pool.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

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Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- · Benefit Period, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase the DPM stays level.
- Simple Increase the DPM increases each year by 5% of the original DPM, starting in the second
 policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase the DPM increases each year by 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of Home Care benefits).

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized guotes for any number of other benefit adjustments.

Reduced Benefit Options. As with prior rate increases, insureds can change a number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, which may include any of the following options (where available):

- 1. Reduction in Daily Payment Maximum;
- 2. Reduction in Benefit Period;
- 3. Reduction or elimination of the BIO;
- 4. Increases in Elimination Period; and
- 5. Elimination of policy riders.

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If a policyholder elects to reduce or eliminate the BIO, they would retain any prior increases to their daily or monthly payment maximums.

Lifetime Stable Premium Option (LSPO).

GLIC has developed the LSPO as a new alternative for policy forms 7035, et al to mitigate the proposed premium increase while still providing meaningful protection, as well as a lifetime premium rate guarantee. This option features the following:

- 1. A lifetime premium rate guarantee,
- 2. A three-year benefit period (six-year benefit period for Shared policies),
- 3. Retention of prior benefit increases in the Daily Payment Maximum,
- 4. 1% compound benefit increase going forward, and
- 5. A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

The combination of the benefits presented with this option is supported by a 2016 PwC study of industry data which found that the average duration for an LTC event is about three years, and that approximately 75% of all LTC events cost less than \$250,000^[1]. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be approximately \$295,000 with continued growth at 1% compound.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are guaranteed renewable for life, subject to policy terms and conditions.

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^[1] The formal cost of long-term care services: How can society meet a growing need? The referenced study, initially made available in October 2016 and then formally published on their website in 2018, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

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7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases) and payable for life. Premiums vary by issue age, daily payment maximum, benefit period, elimination period, BIO, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications.

7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode.

Premium Modal		State Dis	tribution*	Nationwide Distribution		
Mode	Factor	Lifetime	Limited	Lifetime	Limited	
Annual	1	57.3%	54.7%	54.4%	48.4%	
Semi-Annual	0.51	9.1%	10.1%	9.1%	9.6%	
Quarterly	0.26	20.6%	21.2%	15.2%	17.4%	
Monthly	0.09	13.0%	14.0%	21.4%	24.6%	

^{*}Based on PA policies issued on or after 9/16/2002

7.5 History of Previous Rate Revisions

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 3/8/2013.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/29/2014.

A 30% rate increase for policies with lifetime benefits and a 15% rate increase for policies with limited benefits was accepted in Pennsylvania on 4/26/2016.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/5/2017.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/27/2018.

A 19.4% rate increase for policies with lifetime and a 7.6% rate increase for policies with limited benefits was accepted in Pennsylvania on 6/3/2020.

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A cumulative rate increase of 222% for policies with lifetime benefits and of 157% for policies with limited benefits has been approved in your state.

7.6 Rate Schedule

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Rate tables for the LSPO presented in Section 6 are included in Appendix C.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 60-day policyholder notification period.

8. Actuarial Assumptions

This filing's assumptions, with the exception of claim situs mix, are based on actual Genworth nationwide experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics, policyholder characteristics or underwriting criteria. The claim situs mix assumption is based on GLIC nationwide data. Best Estimate assumptions, described below, for voluntary lapse, mortality, and morbidity do not include any provision for contingency or risk margin. Beginning with 2016 CFT, GLIC converted from a total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Pennsylvania are consistent with those used for GLIC's 2019 CFT, prior to additional Provisions for Adverse Deviation. While base voluntary lapse, mortality and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (nonforfeiture elections and benefit reductions), are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. Genworth's Assumption Review Committee approved these assumptions. Genworth reviews experience and all assumptions every year in connection with CFT and may obtain third-party reviews when, for example, management considers changes to be material.

Note: GLIC nationwide data includes all the states' data except New York. Genworth nationwide data refers to GLIC nationwide data plus New York data.

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A. Voluntary Lapse Rates

<u>Original Filing</u>: The product included in this filing was originally priced in 2000 using termination assumptions developed from experience prior to those dates. Originally filed Choice I lapse rates varied by duration. The original ultimate lapse rate was 2.0% in year 6+.

Prior - 2012 Filing: Varied by duration as developed from actual experience through 2011.

<u>Current Filing:</u> The assumption for expected voluntary lapse rates is derived from actual Genworth nationwide Long Term Care voluntary lapse experience through fourth quarter of 2018, with a 6-month lag, excluding the experience of recent partial policy years.

The voluntary lapse assumption is developed in three segments: 1) durations 1-10, 2) durations 11+ with attained ages up to 79, and 3) durations 11+ with attained ages 80+. The second segment has ultimate rates of approximately 0.5% to 1.0%. The third segment has increasing lapse rates by attained age consistent with Genworth experience.

For durations 1-10, Choice I lapse rates are based solely on the Choice I experience. For durations 11+, Choice I lapse rates are based on total Genworth nationwide experience, with a product adjustment factor. Lapse rates vary by product, issue age, duration, BIO, marital status, risk class and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Choice I Actual/Expected ratio of 99.0% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

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The following table is a sample of the current lapse rate assumptions for cells with a lifetime benefit period, married status and compound BIO.

Sample Voluntary Lapse Rate Assumption									
UW Discount	No	No	No	Yes	Yes	Yes			
Issue Age	45	55	62	45	55	62			
Duration									
1	8.02%	4.76%	4.80%	7.01%	4.15%	4.18%			
2	4.26%	2.42%	2.37%	3.71%	2.11%	2.06%			
3	3.08%	1.68%	1.59%	2.69%	1.46%	1.38%			
4	2.26%	1.29%	1.22%	1.97%	1.12%	1.06%			
5	1.97%	1.09%	0.97%	1.72%	0.95%	0.84%			
6	1.78%	0.97%	0.83%	1.55%	0.85%	0.72%			
7	1.54%	0.91%	0.79%	1.34%	0.80%	0.68%			
8	1.28%	0.75%	0.72%	1.12%	0.65%	0.62%			
9	0.99%	0.56%	0.60%	0.86%	0.49%	0.52%			
10	0.88%	0.44%	0.51%	0.77%	0.38%	0.44%			
11	0.63%	0.40%	0.55%	0.54%	0.34%	0.47%			
12	0.59%	0.38%	0.53%	0.51%	0.32%	0.46%			
13	0.56%	0.36%	0.52%	0.48%	0.31%	0.46%			
14	0.56%	0.37%	0.53%	0.49%	0.33%	0.48%			
15	0.57%	0.41%	0.57%	0.50%	0.37%	0.53%			
16	0.61%	0.46%	0.62%	0.55%	0.42%	0.59%			
17	0.61%	0.49%	0.66%	0.56%	0.46%	0.63%			
18	0.62%	0.53%	0.71%	0.58%	0.50%	0.68%			
19	0.63%	0.56%	0.76%	0.60%	0.54%	0.74%			
20	0.64%	0.60%	0.81%	0.61%	0.58%	0.81%			
21	0.65%	0.64%	0.92%	0.63%	0.63%	0.92%			
22	0.66%	0.68%	1.00%	0.65%	0.67%	1.00%			
23	0.66%	0.74%	1.08%	0.66%	0.74%	1.08%			
24	0.66%	0.76%	1.18%	0.66%	0.76%	1.18%			
25	0.66%	0.79%	1.28%	0.66%	0.79%	1.28%			

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B. Mortality:

<u>Original Filing</u>: Original total lives mortality assumptions were based on the 1983 Individual Annuity Mortality (IAM) Table, Age Last Birthday (ALB), without mortality improvement, with selection factors grading from 50% in year 1 to 100% in years 8 and later.

<u>Prior - 2012 Filing</u>: 1983 IAM Table, with selection grading from 21% in year 1 to 98% in years 19 and later, as indicated by actual experience through 2011.

<u>Current Filing:</u> The current best estimate assumptions for expected mortality rates for healthy lives are derived from actual Genworth nationwide Long Term Care mortality experience through fourth quarter of 2018, with a 1-year reporting lag. Healthy lives mortality rates vary by product, issue age, policy duration, gender, marital status, underwriting class, BIO and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Choice I Actual/Expected ratio of 100.2% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later claim durations and later ages, which may cause the assumption to change over time.

A mortality improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years.

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The following table is a sample of the current mortality rate assumptions before improvements, for cells with a limited benefit period, married status, standard risk class, no BIO and issue age 65.

Gender	M	F
Duration		
1	0.26%	0.13%
2	0.44%	0.23%
3	0.55%	0.30%
4	0.64%	0.35%
5	0.73%	0.40%
6	0.82%	0.45%
7	0.91%	0.51%
8	1.02%	0.57%
9	1.12%	0.64%
10	1.24%	0.71%
11	1.37%	0.80%
12	1.51%	0.89%
13	1.68%	1.00%
14	1.89%	1.15%
15	2.17%	1.34%
16	2.51%	1.58%
17	2.93%	1.88%
18	3.48%	2.29%
19	4.19%	2.82%
20	4.94%	3.39%
21	5.44%	3.88%
22	5.90%	4.41%
23	6.25%	4.90%
24	6.39%	5.34%
25	6.61%	5.78%
26	7.14%	6.38%
27	7.66%	7.04%
28	8.14%	7.72%
29	8.30%	8.12%
30	8.39%	8.39%

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C. Morbidity:

The morbidity assumption is composed of three main parts - incidence, benefit utilization and claim termination rates (sometimes described as claim continuance). The latter two assumptions constitute claim severity. Claim incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met (for example, for a given day a policyholder might submit a claim for the reimbursement of expenses which are only 50% of the DPM). Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Prior to 2016, these assumptions were combined into total claim costs for use in the total life modeling approach. With the total life approach, an explicit assumption was needed to reflect policy terminations related to benefit exhaustions. Beginning in 2016, all projections were performed from first principles (i.e., incidence, benefit utilization and claim termination rates are individually reflected in the projection model) and benefit exhaustions were implicitly recognized.

Original Filing: Originally filed expected claim cost for home care and community care benefits for Choice I were based on 1982-1984 National Long Term Care Surveys for the first two years and company experience after. Company experience was used to develop the assumptions for the nursing home benefits.

<u>Prior - 2012 Filing</u>: Expected Claim Costs were the product of attained age incidence rates and continuance (1 minus claim termination rates) curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

<u>Current Filing</u>: The three main components of morbidity - incidence, benefit utilization and claim termination rates - and claim situs mix are described below.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from actual Genworth nationwide Long Term Care claim incidence experience through fourth quarter of 2018, with a 1-year reporting lag. Incidence rates vary by product, issue age, policy duration, gender, marital status, underwriting class and benefit period.

The incidence assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In the 2019 development of the incidence assumption, a Generalized Linear Model (GLM) was used to better fit the assumption across

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all of the explanatory variables when evaluating actual historical experience. In 2019, the baseline curves were not changed, but the credibility weighting procedure was changed to put somewhat higher weight on emerging experience (as evaluated by the GLM). The 2019 incidence assumption development was peer reviewed by a national actuarial consulting firm. The Choice I Actual/Expected ratio of 100.1% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

A morbidity improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and supported by statistical testing.

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The following table is a sample of claim incidence rate assumptions for a married insured, issue ages 55 and 65, for lifetime benefit periods:

	Claim Incidence Rates								
Gender	M	М	М	М	F	F	F	F	
UW	No	No	Vaa	Yes	No	No	Yes	Yes	
Discount	NO	NO	Yes	res	NO	NO	res	res	
Issue Age	55	65	55	65	55	65	55	65	
Duration									
1	0.06%	0.17%	0.04%	0.10%	0.08%	0.21%	0.05%	0.13%	
2	0.09%	0.27%	0.05%	0.17%	0.12%	0.34%	0.07%	0.20%	
3	0.12%	0.36%	0.07%	0.23%	0.15%	0.46%	0.09%	0.27%	
4	0.14%	0.46%	0.09%	0.29%	0.18%	0.59%	0.11%	0.35%	
5	0.17%	0.57%	0.10%	0.37%	0.22%	0.73%	0.13%	0.44%	
6	0.19%	0.70%	0.12%	0.45%	0.25%	0.89%	0.15%	0.53%	
7	0.22%	0.86%	0.14%	0.55%	0.29%	1.08%	0.17%	0.65%	
8	0.25%	1.04%	0.16%	0.67%	0.32%	1.29%	0.19%	0.79%	
9	0.29%	1.25%	0.18%	0.81%	0.37%	1.54%	0.22%	0.95%	
10	0.33%	1.50%	0.21%	0.98%	0.42%	1.84%	0.25%	1.14%	
11	0.39%	1.80%	0.24%	1.19%	0.48%	2.21%	0.28%	1.39%	
12	0.45%	2.16%	0.28%	1.45%	0.56%	2.66%	0.33%	1.69%	
13	0.53%	2.59%	0.32%	1.77%	0.65%	3.20%	0.38%	2.07%	
14	0.62%	3.08%	0.38%	2.15%	0.76%	3.82%	0.45%	2.52%	
15	0.69%	3.48%	0.42%	2.49%	0.84%	4.32%	0.50%	2.91%	
16	0.79%	4.01%	0.49%	2.94%	0.97%	5.02%	0.57%	3.43%	
17	0.91%	4.57%	0.57%	3.51%	1.14%	5.76%	0.65%	4.11%	
18	1.06%	5.21%	0.66%	4.17%	1.34%	6.57%	0.75%	4.89%	
19	1.23%	5.92%	0.78%	4.94%	1.58%	7.42%	0.89%	5.69%	
20	1.42%	6.68%	0.91%	5.74%	1.84%	8.31%	1.06%	6.54%	
21	1.61%	7.48%	1.05%	6.57%	2.13%	9.25%	1.25%	7.40%	
22	1.94%	8.43%	1.29%	7.52%	2.56%	10.13%	1.53%	8.46%	
23	2.29%	9.39%	1.60%	8.47%	3.03%	11.04%	1.85%	9.59%	
24	2.65%	10.20%	1.91%	9.21%	3.53%	11.53%	2.17%	10.35%	
25	3.00%	11.16%	2.21%	10.16%	4.05%	12.38%	2.50%	11.44%	
26	3.40%	12.43%	2.55%	11.41%	4.61%	13.65%	2.87%	12.83%	
27	4.10%	13.50%	3.22%	12.51%	5.40%	14.79%	3.63%	14.09%	
28	4.81%	14.60%	3.91%	13.65%	6.24%	16.08%	4.44%	15.48%	
29	5.56%	15.56%	4.62%	14.54%	7.15%	16.94%	5.31%	16.47%	
30	6.34%	16.46%	5.36%	15.43%	8.14%	18.13%	6.24%	17.78%	

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2. Benefit Utilization Rates (BUR)

The BUR is based on a rolling 12 months of paid claim data. The 2019 CFT assumption is consistent with our Disabled Life Reserving assumption used in 3Q2019, except it collapses the variables of diagnosis and daily maximum benefit amount due to modeling constraints.

The current best estimate assumption for expected benefit utilization rates is derived from actual Genworth nationwide Long Term Care paid claim experience. The assumption used in GLIC's 2019 CFT is based on claim payment data from 4/1/2018 through 3/31/2019. The utilization rates are segmented by product type (indemnity or reimbursement), product, care situs, BIO, benefit period, age at disability and claim duration.

The BUR assumption development uses a GLM method, which effectively captures interactions among the explanatory variables. The method also has a final true-up step, which ensures a 100% actual-to-expected fit by care situs, claim duration (1, 2, 3+) and benefit period (lifetime vs limited) for each product type. The GLM was subject to peer review by a national actuarial consulting firm in 2018.

A utilization trend assumption is used for reimbursement products. Long term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO for the next 20 years into the future. Remaining projection years use the accumulated trending after 20 years. The trend assumption generally increases the future projected claim costs for No BIO policies and decreases the future projected claim costs for Simple and Compound BIO policies relative to recent actual experience.

The following table is a sample of base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) for a reimbursement policy, limited benefit period (4+ years), and with compound benefit increase option:

	Benefit Utilization Factors								
Age at Disability	81	81	81	86	86	86			
Situs	ALF	НС	NH	ALF	HC	NH			
Claim Duration									
in Years									
1	62.65%	37.75%	69.10%	62.77%	39.20%	70.36%			
2	67.09%	49.51%	74.94%	66.58%	50.90%	75.55%			
3	69.96%	55.76%	75.33%	68.98%	56.97%	75.48%			
4	68.76%	59.24%	72.39%	67.60%	60.34%	72.31%			
5	65.33%	58.85%	67.54%	64.24%	59.97%	67.48%			
6	61.32%	55.87%	62.52%	60.52%	57.15%	62.70%			
7+	58.12%	51.84%	58.72%	57.78%	53.40%	59.31%			

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3. Claim Termination Rates (CTR)

The current best estimate assumption for expected claim termination rates is derived from actual Genworth nationwide Long Term Care experience for the period from inception through fourth quarter 2018 with a 6-month lag. For each product type, the claim termination rates are segmented by care situs, claim duration, age at disability, gender and benefit period.

High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The 2018 CTR assumption was reviewed with the additional year of data, found to produce a good fit and was left unchanged. The Actual/Expected ratio of 99.7% for the combined reimbursement business has a very good fit to the inception-to-date historical experience. Experience is still emerging at the later claim durations and is changing at the earliest durations, which may cause the assumption to change over time.

The following table is a sample of claim termination rate assumptions for ALF, female, limited benefit period, disability age 82, for the first 240 claim durations:

	Monthly Claim Termination Rates							
Duration	Rate	Duration	Rate	Duration	Rate	Duration	Rate	
1	0.88%	37-48	1.76%	86	2.33%	103	2.53%	
2	0.63%	49-60	2.25%	87	2.34%	104	2.54%	
3	0.55%	61-67	2.34%	88	2.35%	105	2.55%	
4	1.15%	68-72	2.33%	89	2.36%	106	2.57%	
5	1.57%	73	2.24%	90	2.37%	107	2.58%	
6	1.45%	74	2.25%	91	2.38%	108	2.59%	
7	1.39%	75	2.26%	92	2.40%	109-120	2.71%	
8	1.36%	76	2.27%	93	2.41%	121-132	2.79%	
9	1.31%	77	2.28%	94	2.42%	133-144	2.96%	
10	1.29%	78	2.29%	95	2.43%	145-156	3.10%	
11	1.26%	79	2.30%	96	2.44%	157-168	3.23%	
12	1.17%	80	2.31%	97	2.45%	169-180	3.33%	
13	1.48%	81	2.32%	98	2.47%	181-192	3.41%	
14-24	1.47%	82	2.33%	99	2.48%	193-204	3.63%	
25-30	1.62%	83	2.34%	100	2.49%	205-216	3.77%	
31	1.61%	84	2.35%	101	2.50%	217-228	3.82%	
32-36	1.62%	85	2.32%	102	2.52%	229-240	4.00%	

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4. Claim Situs Mix

A claim situs mix assumption is used to split the incidence rates among the care situses: NH, ALF and HC.

The current best estimate assumption for expected claim situs mix is derived from actual GLIC nationwide Long Term Care experience, using data from 2008 through 2018, with a 6-month lag. The study shows a significant difference between New York and nationwide experience, so the New York experience is excluded.

The situs assumption varies by product, age at disability and marital status. In Genworth's Choice I experience, most claims are in a home health care first situs, especially at younger claim ages.

The situs mix assumption development for 2019 had no significant changes.

The Choice I Actual/Expected ratio is 100.0% for HC, 100.0% for NH and 100.0% for ALF. This is a very good fit of the assumption to the experience used to set the assumption.

The following table is the claim situs mix assumption for GLIC for selected ages:

Final	GLIC Situs Mix	Assumptions for	Selected Attained A	Ages
Block	Disability		ALF	NH
	60	96.0%	2.0%	2.0%
	65	91.3%	4.8%	3.9%
	70	86.9%	7.7%	5.3%
Choice I Married	75	83.1%	10.7%	6.2%
	80	79.6%	13.6%	6.8%
	85	76.6%	16.2%	7.1%
	90	74.1%	18.6%	7.3%
	60	93.2%	4.3%	2.5%
	65	86.5%	9.2%	4.3%
	70	80.8%	13.8%	5.4%
Choice I Single	75	76.1%	17.8%	6.2%
-	80	72.3%	20.9%	6.8%
	85	69.6%	23.0%	7.4%
	90	67.9%	24.3%	7.8%

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D. Expenses:

Expenses do <u>not</u> affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the proposed rate increase. Expenses have not been explicitly projected.

E. Interest:

A 4% interest rate assumption is used to calculate historical, future and lifetime loss ratios. Note that the Loss Ratio regulation does not specify a discount rate.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

- a) In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2019, for all the forms similar to the ones affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- b) Although this block was priced under the Loss Ratio regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after approval and implementation of this rate action will be substantially higher. This self-limited lifetime loss ratio does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- c) The nationwide premium has been restated at Pennsylvania level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- d) The proposed rate increase has been assumed to be implemented on August 1, 2021 in the projections;
- e) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania are set forth in Exhibits Ia, Ib and Ic. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania and the proposed rate increase are set forth in Exhibits IIa, IIb and IIc;
- f) Compliance of the 58%/85% premium test defined in the Rate Stability regulation has been verified, as demonstrated in Exhibit III;
- g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium;
- h) The majority of policies are eligible for contingent benefit upon lapse. For this reason, we have provided Exhibit IV in accordance with the Pennsylvania Regulation 31 PA ADC 89a. 118 (g) (2);
- i) One of the main purposes of MAE is to stabilize Long-Term Care premiums. The experience has deteriorated year after year such that it has been necessary for GLIC to request rate increases of higher amounts and more frequently than desired. To help avoid such frequent rate increases, GLIC is increasing the current 10% MAE to 15%; and

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j) In accordance with the Rate Stability Regulation and the Long-Term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, there are significant differences between Choice I and the product form series GLIC currently offers for sale, Policy Form Number 8000R1, which sufficiently justify a rate level greater than the new business rates for some of the Choice I inforce policies in your State.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

GLIC intends to file any balance of the amounts requested in the current filing but not approved. In 2023, GLIC intends to file 76% for policies with lifetime benefits and 51% for policies with limited benefits, in addition to any balance of the amounts requested but not approved on any rate increase filings made in Pennsylvania. The rate increase amounts to request in future filings pursuant to the Multi-Year Rate Action Plan are subject to change based on experience updates. Note that if the one-time equivalent rate increase amount is approved in full, GLIC does not anticipate additional rate increases under the Multi-Year Rate Action Plan.

13. State Average Annual Premium Based on Exposed Lives*

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	\$3,720	\$2,542
After Proposed Rate Increase	\$6,399	\$3,941

^{*}Based on PA policies issued on or after 9/16/2002

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14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

By issue age:

Issue Age	Sta	ate*	Nation	Nationwide	
issue Age	Lifetime	Limited	Lifetime	Limited	
<55	53.1%	31.6%	48.1%	27.4%	
55-59	28.4%	30.3%	29.1%	30.6%	
60-64	13.5%	23.4%	15.9%	24.4%	
65-69	3.7%	9.8%	5.4%	12.0%	
70-74	1.0%	3.9%	1.3%	4.4%	
75-79	0.2%	0.9%	0.2%	1.1%	
80+	0.0%	0.1%	0.0%	0.1%	

By elimination period in days:

Elimination	-	State*	Nation	nwide
Period in Days	Lifetime	Limited	Lifetime	Limited
0	0.0%	0.1%	0.0%	0.0%
20	0.0%	0.0%	0.0%	0.0%
30	0.0%	0.0%	4.3%	3.3%
50	29.3%	15.0%	16.9%	12.0%
60	0.0%	0.0%	0.0%	0.0%
90	0.0%	0.0%	20.0%	15.6%
100	70.7%	77.7%	58.8%	67.2%
180	0.0%	7.2%	0.0%	1.9%

By benefit period in years:

Benefit Period	Sta	te*	Natio	nwide
beliefft Period	Lifetime	Limited	Lifetime	Limited
1	0.0%	0.0%	0.0%	0.3%
2	0.0%	8.6%	0.0%	10.3%
3	0.0%	31.3%	0.0%	24.4%
4	0.0%	27.4%	0.0%	33.8%
6	0.0%	22.2%	0.0%	18.8%
8	0.0%	9.8%	0.0%	11.6%
12	0.0%	0.7%	0.0%	0.9%
Lifetime	100.0%	0.0%	100.0%	0.0%

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By inflation option:

Benefit Increase	Sta	ate*	Nationwide	
Denent increase	Lifetime	Limited	Lifetime	Limited
None	5.5%	10.6%	5.1%	11.0%
Simple	16.2%	23.9%	17.6%	21.9%
Compound	78.2%	65.5%	77.3%	67.1%

^{*}Based on PA policies issued on or after 9/16/2002

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	State**		Nationwide		
	Lifetime Limited		Lifetime	Limited	
Number of Exposed Lives*	2,352	6,517	71,109	149,601	
Inforce Annualized Premium	\$8,750,018	\$16,569,349	\$209,909,366	\$310,297,853	
Average Issue Age	54	58	55	58	
Average Attained Age	70	74	72	75	

^{*}Paid-up Policies are included in the number of Exposed Lives

16. Confidentiality

Pursuant to 65 P.S. § 67.101 et seq. (the "Right-to-Know Law"), Genworth Life Insurance Company ("GLIC") respectfully requests that the following sections to be treated as confidential and not subject to disclosure:

Section 3, 8, 14, Exhibits I, Exhibits II, and Exhibit III of the Actuarial Memorandum, and all Additional Exhibits.

The materials sought to be maintained as confidential are referred to as the "GLIC Confidential Materials" herein.

The GLIC Confidential Materials are being filed in connection with GLIC's request for a rate increase on certain long term care insurance products. However, these materials contain GLIC's confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

65 P.S. § 67.101(a) sets forth Pennsylvania's general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), "trade

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^{**}Based on PA policies issued on or after 9/16/2002

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secrets" and "confidential proprietary information" are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:

- (b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:
- (11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the "Definitions" section of the Right-to-Know Law) defines the term "trade secret," in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

- (1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use: and
- (2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term "confidential proprietary information" as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for "trade secrets" and "confidential proprietary information" embodied within § 67.708(b)(11). In Christopher M's Hand Poured Fudge, Inc. v. Hennon, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

- (1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.
- ld. at 1275. Each of these factors, along with the "substantial harm" element of the "confidential proprietary information" definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

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GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See Giurintano v. Dep't of Gen. Servs., 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential "to protect its investment," (b) the interpreters were "business assets," and (c) disclosing the identities "would cause substantial harm to the [contractor's] competitive position in the industry").

GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See Smith Butz, LLC v. Pa. Dep't of Envtl. Prot., ____ A.3d ____, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

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This submission contains the complete, unredacted, confidential version of GLIC's Actuarial Memorandum. GLIC has also filed a publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. Because the enclosed actuarial memorandum contains GLIC's actuarial formulas, statistics, and assumptions that are confidential, proprietary and competitively sensitive in nature, we request that it not be made available for public access.

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17. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the IFA Analytics team for the pricing, methodology and design of the alternative pricing products.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania. In my opinion, the rates are not excessive or unfairly discriminatory.

Susan Lin, F.S.A., M.A.A.A.

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Genworth Life Insurance Company

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Exhibit Ia: Choice I Policy Forms - Nationwide Experience All Benefit Periods - With Pennsylvania Approved Rate Increase* without MAE Applicable to Policies Issued on or After 9/16/2002

				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	31,114,678	790,356	2.5%	2.0659	56,577
2002	195,998,531	13,641,323	7.0%	1.9865	162,619
2003	388,775,652	24,539,777	6.3%	1.9101	255,508
2004 2005	474,918,470 498,439,874	35,519,977 57,878,181	7.5% 11.6%	1.8366 1.7660	274,039 278,952
2005	515,614,115	66,227,191	12.8%	1.6980	286,812
2007	517,758,788	82,416,563	15.9%	1.6327	281,686
2008	506,582,984	110,196,998	21.8%	1.5699	275,842
2009	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012 2013	458,885,040 472,150,201	223,293,827	48.7% 55.7%	1.3420 1.2904	255,002
2013	508,149,442	262,992,907 312,199,395	61.4%	1.2407	250,421 245,979
2015	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	736,068,155	688,330,088	93.5%	1.0198	221,005
2020	765,670,483	852,047,169	111.3%	0.9806	212,877
2021	816,730,703	891,723,501	109.2%	0.9429	204,581
2022 2023	783,046,743 747,393,400	920,490,304 950,536,565	117.6% 127.2%	0.9066 0.8717	195,756 186,548
2023	747,393,400	981,047,631	138.1%	0.8382	177,090
2025	671,980,503	1,004,415,043	149.5%	0.8060	167,517
2026	633,443,907	1,017,944,017	160.7%	0.7750	157,978
2027	595,199,103	1,026,348,338	172.4%	0.7452	148,558
2028	557,524,517	1,035,669,227	185.8%	0.7165	139,271
2029	520,533,164	1,044,117,360	200.6%	0.6889	130,152
2030	484,428,268	1,067,065,563	220.3%	0.6624	121,223
2031	449,216,128	1,104,595,499	245.9%	0.6370	112,460
2032 2033	414,930,295 381,564,859	1,133,693,296	273.2% 302.2%	0.6125	103,876 95,473
2033	349,171,572	1,152,900,361 1,161,568,980	332.7%	0.5889 0.5663	95,473 87,282
2035	317,839,289	1,156,941,529	364.0%	0.5445	79,359
2036	287,764,413	1,142,228,163	396.9%	0.5235	71,762
2037	259,131,696	1,122,278,331	433.1%	0.5034	64,514
2038	231,989,039	1,093,537,095	471.4%	0.4840	57,631
2039	206,380,112	1,054,272,168	510.8%	0.4654	51,132
2040	182,373,784	1,004,432,742	550.8%	0.4475	45,057
2041	160,089,704	946,151,368	591.0%	0.4303	39,437
2042 2043	139,594,861 120,898,348	885,607,900 823,535,510	634.4% 681.2%	0.4138 0.3978	34,281 29,584
2044	103,957,668	758,243,764	729.4%	0.3825	25,339
2045	88,740,105	689,906,425	777.4%	0.3678	21,542
2046	75,204,680	618,520,246	822.4%	0.3537	18,183
2047	63,289,249	544,350,405	860.1%	0.3401	15,240
2048	52,893,939	470,793,657	890.1%	0.3270	12,683
2049	43,896,114	404,804,770	922.2%	0.3144	10,479
2050	36,171,921	347,415,729	960.5%	0.3023	8,593
2051 2052	29,591,870 24,036,078	296,669,698 252,349,001	1002.5% 1049.9%	0.2907 0.2795	6,993 5,650
2053	19,392,422	213,802,098	1102.5%	0.2688	4,534
2054	15,551,015	179,826,086	1156.4%	0.2584	3,616
2055	12,400,993	150,498,233	1213.6%	0.2485	2,868
2056	9,836,477	125,591,232	1276.8%	0.2389	2,262
2057	7,764,577	104,075,317	1340.4%	0.2297	1,775
2058	6,104,023	85,555,227	1401.6%	0.2209	1,386
2059	4,779,917	70,031,219	1465.1%	0.2124	1,076
2060	3,725,169	57,081,287	1532.3%	0.2042	831
2061 2062	2,885,452 2,220,305	46,077,885 36,909,839	1596.9% 1662.4%	0.1964 0.1888	637 486
2063	1,702,383	29,495,075	1732.6%	0.1816	369
2064	1,301,628	23,327,538	1792.2%	0.1746	278
2065	990,317	18,248,063	1842.6%	0.1679	209
2066	747,281	14,135,484	1891.6%	0.1614	155
2067	558,199	10,744,555	1924.9%	0.1552	115
2068	415,820	8,000,348	1924.0%	0.1492	84
2069	308,482	5,850,869	1896.7%	0.1435	61
2070	226,761 165,876	4,195,399	1850.1%	0.1380	44
2071 2072	165,876 121,001	2,971,782 2,085,541	1791.6% 1723.6%	0.1327 0.1276	31 22
2072	87,559	1,456,768	1663.7%	0.1276	16
2074	62,629	1,010,054	1612.8%	0.1179	11
2075	44,811	698,128	1557.9%	0.1134	7
2076	31,988	480,876	1503.3%	0.1090	5
2077	22,540	325,876	1445.8%	0.1049	3
2078	15,970	219,103	1371.9%	0.1008	2
2079	11,338	146,115	1288.7%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:12,880,541,5925,161,814,25540.1%Future:8,113,693,41217,559,136,649216.4%Lifetime:20,994,235,00522,720,950,904108.2%

*Includes all rate increases applicable to policies issued on or after 9/16/2002 approved in your state applied to all policies nationwide, but prior to the rate increase reques

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Exhibit Ib: Choice I Policy Forms - Nationwide Experience Lifetime Benefit Period - With Pennsylvania Approved Rate Increase* without MAE Applicable to Policies Issued on or After 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	10,116,134	475,276	4.7%	2.0659	17,1
2002	63,169,007	8,213,083	13.0%	1.9865	47,4
2003	127,078,392	10,626,721	8.4%	1.9101	76,6
2004	158,927,050	15,336,207	9.6%	1.8366	82,9
2005	169,039,794	30,565,378	18.1%	1.7660	85,0
2006	177,259,511	25,135,576	14.2%	1.6980	88,3
2007	179,280,935	31,013,643	17.3%	1.6327	86,8
2008	175,720,803	51,735,780	29.4%	1.5699	85,0
2009	171,108,708	58,844,599	34.4%	1.5096	83,0
2010	167,214,008	78,499,361	46.9%	1.4515	81,6
2011	164,009,021	71,995,867	43.9%	1.3957	80,3
2012	160,987,423	84,228,160	52.3%	1.3420	79,2
2013	166,573,295	102,326,470	61.4%	1.2904	78,1
2014	180,903,609	132,003,923	73.0%	1.2407	77,0
2015	192,636,449	138,446,651	71.9%	1.1930	75,9
2016	213,491,610	197,357,752	92.4%	1.1471	74,9
2017	252,415,100	201,336,075	79.8%	1.1030	73,7
2018	270,257,594	231,847,567	85.8%	1.0606	72,5
2019	302,887,546	288,486,209	95.2%	1.0198	71,2
2020	312,431,946	321,230,732	102.8%	0.9806	69,2
2021	354,453,412	342,941,110	96.8%	0.9429	67, ²
2022	342,867,371	358,155,790	104.5%	0.9066	64,8
2023	330,272,468	374,709,148	113.5%	0.8717	62,4
2024	316,820,536	392,232,537	123.8%	0.8382	59,8
2025	302,680,734	407,698,238	134.7%	0.8060	57,2
2026	288,087,106	419,506,403	145.6%	0.7750	54,
2027	273,310,788	429,328,002	157.1%	0.7452	51,8
2028	258,466,168	440,468,459	170.4%	0.7165	49,
2029	243,622,115	452,203,364	185.6%	0.6889	46,4
2030	228,876,128	471,121,542	205.8%	0.6624	43,7
2031	214,249,894	497,037,447	232.0%	0.6370	41,0
2032	199,775,087				
		519,174,142	259.9%	0.6125	38,3
2033	185,483,721	537,087,268	289.6%	0.5889	35,6
2034	171,408,485	550,910,510	321.4%	0.5663	32,9
2035	157,610,723	559,015,021	354.7%	0.5445	30,3
2036	144,177,334	562,621,468	390.2%	0.5235	27,
2037	131,194,699	562,823,123	429.0%	0.5034	25,3
2038	118,708,938	557,064,302	469.3%	0.4840	22,9
2039	106,755,334	544,591,054	510.1%	0.4654	20,0
2040	95,391,364				18,4
		525,492,123	550.9%	0.4475	
2041	84,685,619	501,756,528	592.5%	0.4303	16,3
2042	74,692,112	476,576,880	638.1%	0.4138	14,4
2043	65,436,913	449,777,784	687.3%	0.3978	12,6
2044	56,927,249	419,976,562	737.7%	0.3825	10,9
2045	49,172,619	387,280,616	787.6%	0.3678	9,4
2046	42,175,466	351,673,515	833.8%	0.3537	8,
2047	35,927,088	313,222,710	871.8%	0.3401	6,9
2048	30,396,703	274,130,304	901.8%	0.3270	5,8
2049	25,540,425	238,690,900	934.6%	0.3144	4,9
2050	21,311,767	207,603,211	974.1%	0.3023	4,
2051	17,657,589	179,860,246	1018.6%	0.2907	3,4
2052	14,527,090	155,364,507	1069.5%	0.2795	2,
2053	11,871,424	133,768,206	1126.8%	0.2688	2,2
2054	9,641,322	114,366,764	1186.2%	0.2584	1,8
2055	7,785,725	97,280,185	1249.5%	0.2485	1,4
2056	6,254,037		1318.1%		
	, ,	82,434,246		0.2389	1,:
2057	4,999,014	69,244,100	1385.2%	0.2297	
2058	3,977,051	57,660,475	1449.8%	0.2209	•
2059	3,149,168	47,803,559	1518.0%	0.2124	(
2060	2,481,040	39,447,045	1589.9%	0.2042	4
2061	1,944,094	32,186,356	1655.6%	0.1964	;
2062	1,514,641	26,028,271	1718.4%	0.1888	
2063	1,174,282	20,976,478	1786.3%	0.1816	:
2064	906,244	16,710,432	1843.9%	0.1746	,
2065	695,581	13,141,222	1889.2%	0.1679	•
2066	530,118	10,205,707	1925.2%	0.1614	
2067	400,963	7,761,296	1935.7%	0.1552	
2068	301,858	5,774,781	1913.1%	0.1492	
2069	225,890	4,227,738	1871.6%	0.1435	
2070	167,524	3,028,077	1807.5%	0.1380	
	· · · · · · · · · · · · · · · · · · ·				
2071	123,174	2,139,875	1737.3%	0.1327	
2072	90,110	1,507,373	1672.8%	0.1276	
2073	65,548	1,058,161	1614.3%	0.1227	
2074	47,361	734,939	1551.8%	0.1179	
2075	34,125	509,342	1492.6%	0.1134	
2076	24,487	352,269	1438.6%	0.1090	
	•	· ·			
$\alpha \alpha 77$	17,364	238,986	1376.4%	0.1049	
2077	•			<u> </u>	
2077 2078 2079	12,328 8,731	161,254 108,076	1308.0% 1237.9%	0.1008 0.0969	

Accumulated and Present Values as of 12/31/2019

Past:4,583,122,3952,160,131,57447.1%Future:3,730,458,0288,065,885,587216.2%Lifetime:8,313,580,42410,226,017,161123.0%

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Exhibit Ic: Choice I Policy Forms - Nationwide Experience Limited Benefit Period - With Pennsylvania Approved Rate Increase* without MAE Applicable to Policies Issued on or After 9/16/2002

				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	20,998,544	315,079	1.5%	2.0659	39,400
2002	132,829,524	5,428,240	4.1%	1.9865	115,148
2003	261,697,260	13,913,056	5.3%	1.9101	178,874
2004 2005	315,991,420 329,400,081	20,183,770 27,312,802	6.4% 8.3%	1.8366 1.7660	191,110 193,863
2006	338,354,604	41,091,615	12.1%	1.6980	198,499
2007	338,477,853	51,402,920	15.2%	1.6327	194,835
2008	330,862,181	58,461,218	17.7%	1.5699	190,747
2009	321,478,684	84,434,286	26.3%	1.5096	186,156
2010	313,074,151	103,255,810	33.0%	1.4515	182,493
2011	305,543,872	108,132,891	35.4%	1.3957	179,050
2012	297,897,617	139,065,667	46.7%	1.3420	175,774
2013	305,576,906	160,666,437	52.6%	1.2904	172,282
2014 2015	327,245,833 343,681,418	180,195,472 206,152,201	55.1% 60.0%	1.2407 1.1930	168,955 165,414
2016	363,556,390	241,622,256	66.5%	1.1471	161,850
2017	382,055,012	280,095,169	73.3%	1.1030	158,082
2018	400,822,391	327,437,851	81.7%	1.0606	154,175
2019	433,180,608	399,843,880	92.3%	1.0198	149,709
2020	453,238,537	530,816,437	117.1%	0.9806	143,675
2021	462,277,291	548,782,391	118.7%	0.9429	137,472
2022	440,179,372	562,334,515	127.8%	0.9066	130,917
2023 2024	417,120,933 393,331,056	575,827,416 588,815,094	138.0% 149.7%	0.8717 0.8382	124,132 117,222
2025	369,299,769	596,716,805	161.6%	0.8060	110,287
2026	345,356,801	598,437,615	173.3%	0.7750	103,430
2027	321,888,315	597,020,336	185.5%	0.7452	96,712
2028	299,058,349	595,200,768	199.0%	0.7165	90,140
2029	276,911,049	591,913,996	213.8%	0.6889	83,737
2030	255,552,140	595,944,021	233.2%	0.6624	77,517
2031 2032	234,966,233 215,155,209	607,558,052 614,519,154	258.6% 285.6%	0.6370 0.6125	71,460 65,573
2033	196,081,139	615,813,093	314.1%	0.5889	59,853
2034	177,763,087	610,658,470	343.5%	0.5663	54,319
2035	160,228,566	597,926,508	373.2%	0.5445	49,010
2036	143,587,079	579,606,695	403.7%	0.5235	43,965
2037	127,936,998	559,455,208	437.3%	0.5034	39,195
2038	113,280,101	536,472,794	473.6%	0.4840	34,707
2039 2040	99,624,778 86,982,420	509,681,114 478,940,619	511.6% 550.6%	0.4654 0.4475	30,510 26,626
2041	75,404,085	444,394,840	589.4%	0.4303	23,071
2042	64,902,749	409,031,020	630.2%	0.4138	19,846
2043	55,461,435	373,757,726	673.9%	0.3978	16,941
2044	47,030,419	338,267,201	719.3%	0.3825	14,346
2045	39,567,486	302,625,809	764.8%	0.3678	12,051
2046	33,029,213	266,846,731	807.9%	0.3537	10,045
2047 2048	27,362,160 22,497,235	231,127,695 196,663,353	844.7% 874.2%	0.3401 0.3270	8,309 6,820
2049	18,355,689	166,113,870	905.0%	0.3144	5,554
2050	14,860,153	139,812,518	940.9%	0.3023	4,485
2051	11,934,281	116,809,452	978.8%	0.2907	3,592
2052	9,508,988	96,984,494	1019.9%	0.2795	2,854
2053	7,520,998	80,033,892	1064.1%	0.2688	2,250
2054	5,909,694	65,459,322	1107.7%	0.2584	1,762
2055	4,615,268	53,218,048	1153.1% 1204.7%	0.2485	1,371
2056 2057	3,582,440 2,765,563	43,156,986 34,831,217	1259.5%	0.2389 0.2297	1,061 816
2058	2,126,973	27,894,751	1311.5%	0.2209	624
2059	1,630,749	22,227,660	1363.0%	0.2124	475
2060	1,244,129	17,634,242	1417.4%	0.2042	359
2061	941,359	13,891,529	1475.7%	0.1964	270
2062	705,663	10,881,568	1542.0%	0.1888	201
2063	528,101	8,518,596	1613.1%	0.1816	150
2064 2065	395,385 294,736	6,617,107 5,106,841	1673.6% 1732.7%	0.1746 0.1679	111 81
2066	217,163	3,929,777	1809.6%	0.1614	59
2067	157,236	2,983,259	1897.3%	0.1552	43
2068	113,962	2,225,567	1952.9%	0.1492	31
2069	82,592	1,623,131	1965.2%	0.1435	22
2070	59,237	1,167,323	1970.6%	0.1380	15
2071	42,702	831,907	1948.2%	0.1327	11
2072	30,891	578,168	1871.6%	0.1276	7
2073 2074	22,011 15,267	398,607 275,115	1811.0% 1802.0%	0.1227 0.1179	5 3
2075	10,686	275,115 188,787	1766.6%	0.1179	2
2076	7,501	128,606	1714.6%	0.1090	2
2077	5,176	86,889	1678.7%	0.1049	1
2078	3,642	57,849	1588.3%	0.1008	1
2079	2,607	38,039	1459.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:8,297,419,1973,001,682,68136.2%Future:4,383,235,3849,493,251,062216.6%Lifetime:12,680,654,58112,494,933,74398.5%

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Exhibit IIa: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 72%/55% Rate Increase* with MAE
Applicable to Policies Issued on or After 9/16/2002

2001 2002 2003 2004 2005 2006 2007 2008 2009	31,114,678 195,998,531 388,775,652 474,918,470	790,356 13,641,323	Loss Ratio	Discount Factor 2.0659	Lives 56,577
2002 2003 2004 2005 2006 2007 2008	195,998,531 388,775,652			2.0659	56,577
2003 2004 2005 2006 2007 2008	388,775,652	13,041,323	7 0%	1.9865	162,619
2004 2005 2006 2007 2008	, ,	24,539,777	7.0% 6.3%	1.9101	255,508
2005 2006 2007 2008		35,519,977	7.5%	1.8366	274,039
2006 2007 2008	498,439,874	57,878,181	11.6%	1.7660	278,952
2008	515,614,115	66,227,191	12.8%	1.6980	286,812
	517,758,788	82,416,563	15.9%	1.6327	281,686
2009	506,582,984	110,196,998	21.8%	1.5699	275,842
	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012	458,885,040	223,293,827	48.7%	1.3420	255,002
2013 2014	472,150,201 508,149,442	262,992,907 312,199,395	55.7% 61.4%	1.2904 1.2407	250,421 245,979
2014	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	736,068,155	688,330,088	93.5%	1.0198	221,005
2020	765,670,483	852,047,169	111.3%	0.9806	212,877
2021	1,021,221,985	914,628,139	89.6%	0.9429	204,581
2022	1,257,989,436	971,932,956	77.3%	0.9066	195,756
2023	1,204,060,339	999,835,255	83.0%	0.8717	186,548
2024	1,146,772,705	1,028,993,758	89.7%	0.8382	177,090
2025	1,087,238,018	1,051,199,181	96.7%	0.8060	167,517
2026 2027	1,026,520,880 965,838,576	1,063,429,016 1,070,485,913	103.6% 110.8%	0.7750 0.7452	157,978 148,558
2027	905,726,293	1,078,574,978	119.1%	0.7165	139,271
2029	846,464,875	1,085,821,634	128.3%	0.6889	130,152
2030	788,428,811	1,108,254,191	140.6%	0.6624	121,223
2031	731,683,776	1,145,889,357	156.6%	0.6370	112,460
2032	676,322,059	1,174,778,961	173.7%	0.6125	103,876
2033	622,361,836	1,193,408,576	191.8%	0.5889	95,473
2034	569,899,333	1,201,123,643	210.8%	0.5663	87,282
2035	519,094,801	1,195,150,221	230.2%	0.5445	79,359
2036	470,278,133	1,178,817,080	250.7%	0.5235	71,762
2037	423,753,206	1,157,148,293	273.1%	0.5034	64,514
2038 2039	379,609,429 337,921,898	1,126,525,425 1,085,116,490	296.8% 321.1%	0.4840 0.4654	57,631 51,132
2040	298,809,876	1,032,637,867	345.6%	0.4475	45,057
2041	262,471,499	971,352,601	370.1%	0.4303	39,437
2042	229,022,360	907,902,791	396.4%	0.4138	34,281
2043	198,482,812	843,124,137	424.8%	0.3978	29,584
2044	170,788,180	775,292,951	454.0%	0.3825	25,339
2045	145,890,472	704,581,096	483.0%	0.3678	21,542
2046	123,727,438	630,977,045	510.0%	0.3537	18,183
2047	104,200,531	554,739,666	532.4%	0.3401	15,240
2048	87,150,492	479,312,484	550.0%	0.3270	12,683
2049	72,380,444	411,744,203	568.9%	0.3144	10,479
2050 2051	59,689,478 48,869,189	353,054,553 301,229,297	591.5% 616.4%	0.3023 0.2907	8,593 6,993
2052	39,725,526	256,023,725	644.5%	0.2795	5,650
2053	32,076,396	216,754,822	675.7%	0.2688	4,534
2054	25,743,099	182,182,883	707.7%	0.2584	3,616
2055	20,545,112	152,369,623	741.6%	0.2485	2,868
2056	16,309,726	127,072,553	779.1%	0.2389	2,262
2057	12,884,926	105,239,613	816.8%	0.2297	1,775
2058	10,137,335	86,462,983	852.9%	0.2209	1,386
2059	7,944,229	70,735,427	890.4%	0.2124	1,076
2060	6,195,788	57,624,892	930.1%	0.2042	831
2061	4,802,947	46,493,024	968.0%	0.1964	637
2062	3,698,961	37,224,379	1006.3%	0.1888	486
2063 2064	2,838,321 2,171,585	29,732,918 23,505,442	1047.6% 1082.4%	0.1816 0.1746	369 278
2065	1,653,240	18,379,655	1111.7%	0.1679	209
2066	1,248,405	14,231,910	1140.0%	0.1614	155
2067	933,372	10,813,896	1158.6%	0.1552	115
2068	695,836	8,049,202	1156.8%	0.1492	84
2069	516,548	5,884,702	1139.2%	0.1435	61
2070	379,958	4,218,365	1110.2%	0.1380	44
2071	278,047	2,987,181	1074.3%	0.1327	31
2072	202,871	2,095,785	1033.1%	0.1276	22
2073	146,860	1,463,559	996.6%	0.1227	16
2074	105,126	1,014,520	965.1%	0.1179	11
2075	75,258	701,059	931.5%	0.1134	7
2076 2077	53,744 37,880	482,793 327 100	898.3% 863.3%	0.1090	5
2077 2078	37,889 26,850	327,109 219,890	863.3% 819.0%	0.1049 0.1008	3 2
2078	19,058	146,614	769.3%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:12,880,541,5925,161,814,25540.1%Future:12,412,774,48718,161,299,905146.3%Lifetime:25,293,316,08023,323,114,16092.2%

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Exhibit IIb: Choice I Policy Forms - Nationwide Experience Lifetime Benefit Period - With Requested 72% Rate Increase* with MAE Applicable to Policies Issued on or After 9/16/2002

.			. 5.0	4%	
Calendar Year 2001	Earned Premium 10,116,134	Incurred Claims 475,276	Loss Ratio 4.7%	Discount Factor 2.0659	Lives 17,177
2002	63,169,007	8,213,083	13.0%	1.9865	47,471
2002	127,078,392	10,626,721	8.4%	1.9101	76,634
2004	158,927,050	15,336,207	9.6%	1.8366	82,929
2005	169,039,794	30,565,378	18.1%	1.7660	85,089
2006	177,259,511	25,135,576	14.2%	1.6980	88,313
2007	179,280,935	31,013,643	17.3%	1.6327	86,851
2008	175,720,803	51,735,780	29.4%	1.5699	85,095
2009	171,108,708	58,844,599	34.4%	1.5096	83,070
2010	167,214,008	78,499,361	46.9%	1.4515	81,618
2011	164,009,021	71,995,867	43.9%	1.3957	80,360
2012	160,987,423	84,228,160	52.3%	1.3420	79,228
2013	166,573,295	102,326,470	61.4%	1.2904	78,139
2014	180,903,609	132,003,923	73.0%	1.2407	77,024
2015	192,636,449	138,446,651	71.9%	1.1930	75,988
2016	213,491,610	197,357,752	92.4%	1.1471	74,934
2017	252,415,100	201,336,075	79.8%	1.1030	73,704
2018 2019	270,257,594	231,847,567	85.8% 95.2%	1.0606 1.0198	72,505
2020	302,887,546 312,431,946	288,486,209 321,230,732	102.8%	0.9806	71,296 69,202
2020	457,129,862	354,699,552	77.6%	0.9429	67,110
2022	582,694,503	384,914,824	66.1%	0.9066	64,838
2023	562,386,051	400,579,926	71.2%	0.8717	62,417
2024	540,381,443	417,560,187	77.3%	0.8382	59,867
2025	516,997,218	432,551,363	83.7%	0.8060	57,230
2026	492,654,786	443,792,700	90.1%	0.7750	54,548
2027	467,851,387	453,026,814	96.8%	0.7452	51,846
2028	442,807,833	463,687,283	104.7%	0.7165	49,131
2029	417,661,968	474,993,854	113.7%	0.6889	46,416
2030	392,599,696	493,889,361	125.8%	0.6624	43,706
2031	367,677,418	520,134,844	141.5%	0.6370	41,000
2032	342,965,245	542,420,038	158.2%	0.6125	38,303
2033	318,530,131	560,267,877	175.9%	0.5889	35,620
2034	294,433,866	573,817,569	194.9%	0.5663	32,963
2035	270,789,729	581,419,603	214.7%	0.5445	30,349
2036	247,753,832	584,352,574	235.9%	0.5235	27,797
2037	225,476,820	583,780,941	258.9%	0.5034	25,319
2038	204,044,180	577,097,030	282.8%	0.4840	22,924
2039 2040	183,517,194	563,490,971 542,015,034	307.1%	0.4654	20,622 18,431
2040	163,996,769 145,602,142	542,915,034 517,459,224	331.1% 355.4%	0.4475 0.4303	16,366
2042	128,428,230	490,600,624	382.0%	0.4138	14,435
2043	112,521,170	462,219,981	410.8%	0.3978	12,643
2044	97,893,507	430,908,238	440.2%	0.3825	10,994
2045	84,562,593	396,776,562	469.2%	0.3678	9,492
2046	72,533,281	359,806,585	496.1%	0.3537	8,139
2047	61,789,747	320,063,263	518.0%	0.3401	6,931
2048	52,279,965	279,786,034	535.2%	0.3270	5,863
2049	43,929,146	243,338,341	553.9%	0.3144	4,925
2050	36,656,240	211,414,597	576.7%	0.3023	4,108
2051	30,371,053	182,973,207	602.5%	0.2907	3,401
2052	24,986,595	157,901,328	631.9%	0.2795	2,796
2053	20,418,849	135,831,204	665.2%	0.2688	2,284
2054	16,583,074	116,034,249	699.7%	0.2584	1,854
2055	13,391,446	98,621,055	736.4%	0.2485	1,497
2056	10,756,944	83,508,409	776.3%	0.2389	1,202
2057	8,598,304	70,097,478	815.2%	0.2297	959
2058	6,840,527	58,332,576	852.7%	0.2209	762
2059	5,416,569	48,330,074	892.3%	0.2124	601
2060	4,267,388	39,857,332	934.0%	0.2042	472
2061	3,343,841	32,502,258	972.0% 1008.4%	0.1964	368
2062	2,605,183	26,269,379		0.1888	285
2063 2064	2,019,764	21,160,074	1047.7%	0.1816	219
2065	1,558,739 1,196,399	16,848,616 13,243,941	1080.9% 1107.0%	0.1746 0.1679	168 127
2066	911,802	10,281,198	1127.6%	0.1614	96
2067	689,657	7,815,657	1127.6%	0.1552	72
2068	519,195	5,813,107	1119.6%	0.1492	53
2069	388,530	4,254,329	1095.0%	0.1435	39
2070	288,141	3,046,126	1057.2%	0.1380	29
2071	211,860	2,151,960	1015.7%	0.1327	21
2072	154,990	1,515,433	977.8%	0.1276	15
2073	112,743	1,063,523	943.3%	0.1227	10
2074	81,461	738,471	906.5%	0.1179	7
2075	58,694	511,665	871.7%	0.1134	5
	42,118	353,795	840.0%	0.1090	4
2076	42,110	333,793	U T U.U /U	0	•
2076 2077	29,866	239,969	803.5%	0.1049	2
	•	•			

Accumulated and Present Values as of 12/31/2019

Past: 4,583,122,395 2,160,131,574 47.1% Future: 6,025,102,227 8,403,733,499 139.5% Lifetime: 10,608,224,622 10,563,865,073 99.6%

*Includes all rate increases applicable to policies issued on or after 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in

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Exhibit IIc: Choice I Policy Forms - Nationwide Experience
Limited Benefit Period - With Requested 55% Rate Increase* with MAE
Applicable to Policies Issued on or After 9/16/2002

	Applic	cable to Policies Issu	ed on or After 9/16	/2002	
				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	20,998,544	315,079	1.5%	2.0659	39,400
2002	132,829,524	5,428,240	4.1%	1.9865	115,148
2003	261,697,260	13,913,056	5.3%	1.9101	178,874
2004 2005	315,991,420 329,400,081	20,183,770 27,312,802	6.4% 8.3%	1.8366 1.7660	191,110 193,863
2006	338,354,604	41,091,615	12.1%	1.6980	198,499
2007	338,477,853	51,402,920	15.2%	1.6327	194,835
2008	330,862,181	58,461,218	17.7%	1.5699	190,747
2009	321,478,684	84,434,286	26.3%	1.5096	186,156
2010	313,074,151	103,255,810	33.0%	1.4515	182,493
2011	305,543,872	108,132,891	35.4%	1.3957	179,050
2012 2013	297,897,617 305,576,906	139,065,667 160,666,437	46.7% 52.6%	1.3420 1.2904	175,774 172,282
2013	327,245,833	180,195,472	55.1%	1.2407	168,955
2015	343,681,418	206,152,201	60.0%	1.1930	165,414
2016	363,556,390	241,622,256	66.5%	1.1471	161,850
2017	382,055,012	280,095,169	73.3%	1.1030	158,082
2018	400,822,391	327,437,851	81.7%	1.0606	154,175
2019	433,180,608	399,843,880	92.3%	1.0198	149,709
2020 2021	453,238,537 564,092,123	530,816,437 559,928,587	117.1% 99.3%	0.9806 0.9429	143,675 137,472
2022	675,294,933	587,018,132	86.9%	0.9066	130,917
2023	641,674,288	599,255,329	93.4%	0.8717	124,132
2024	606,391,263	611,433,571	100.8%	0.8382	117,222
2025	570,240,800	618,647,818	108.5%	0.8060	110,287
2026	533,866,095	619,636,316	116.1%	0.7750	103,430
2027 2028	497,987,189 462,918,459	617,459,099 614,887,694	124.0% 132.8%	0.7452 0.7165	96,712 90,140
2029	428,802,906	610,827,780	142.4%	0.6889	83,737
2030	395,829,115	614,364,831	155.2%	0.6624	77,517
2031	364,006,358	625,754,513	171.9%	0.6370	71,460
2032	333,356,814	632,358,923	189.7%	0.6125	65,573
2033	303,831,705	633,140,698	208.4%	0.5889	59,853
2034	275,465,467	627,306,074	227.7%	0.5663	54,319
2035 2036	248,305,072 222,524,301	613,730,618 594,464,506	247.2% 267.1%	0.5445 0.5235	49,010 43,965
2037	198,276,385	573,367,352	289.2%	0.5034	39,195
2038	175,565,249	549,428,396	312.9%	0.4840	34,707
2039	154,404,703	521,625,519	337.8%	0.4654	30,510
2040	134,813,107	489,722,833	363.3%	0.4475	26,626
2041	116,869,357	453,893,376	388.4%	0.4303	23,071
2042 2043	100,594,130 85,961,642	417,302,167 380,904,157	414.8% 443.1%	0.4138 0.3978	19,846 16,941
2044	72,894,673	344,384,712	472.4%	0.3825	14,346
2045	61,327,880	307,804,535	501.9%	0.3678	12,051
2046	51,194,157	271,170,460	529.7%	0.3537	10,045
2047	42,410,784	234,676,403	553.3%	0.3401	8,309
2048 2049	34,870,527 28,451,298	199,526,450 168,405,863	572.2% 591.9%	0.3270 0.3144	6,820 5,554
2050	23,033,238	141,639,955	614.9%	0.3023	4,485
2051	18,498,136	118,256,090	639.3%	0.2907	3,592
2052	14,738,932	98,122,397	665.7%	0.2795	2,854
2053	11,657,547	80,923,618	694.2%	0.2688	2,250
2054	9,160,025	66,148,634	722.1%	0.2584	1,762
2055	7,153,665	53,748,568	751.3%	0.2485	1,371
2056 2057	5,552,782 4,286,622	43,564,144 35,142,135	784.5% 819.8%	0.2389 0.2297	1,061 816
2058	3,296,808	28,130,407	853.3%	0.2209	624
2059	2,527,661	22,405,353	886.4%	0.2124	475
2060	1,928,400	17,767,560	921.4%	0.2042	359
2061	1,459,106	13,990,767	958.9%	0.1964	270
2062	1,093,778	10,955,000	1001.6%	0.1888	201
2063	818,557	8,572,844	1047.3%	0.1816	150
2064 2065	612,846 456,840	6,656,826 5,135,714	1086.2% 1124.2%	0.1746 0.1679	111 81
2066	336,603	3,950,711	1173.7%	0.1614	59
2067	243,715	2,998,239	1230.2%	0.1552	43
2068	176,641	2,236,095	1265.9%	0.1492	31
2069	128,017	1,630,373	1273.6%	0.1435	22
2070	91,817	1,172,239	1276.7%	0.1380	15
2071 2072	66,188 47,881	835,220 580,353	1261.9% 1212.1%	0.1327 0.1276	11 7
2072	34,117	400,036	1212.1%	0.1276	<i>7</i> 5
2074	23,664	276,049	1166.5%	0.1179	3
2075	16,564	189,393	1143.4%	0.1134	2
2076	11,626	128,998	1109.5%	0.1090	2
2077	8,023	87,140 58,007	1086.1%	0.1049	1
2078 2079	5,645 4,041	58,007 38,138	1027.5% 943.7%	0.1008 0.0969	1 0
2010	- 7,0 -1 1	50,150	J -1 J.1 /0	0.0009	O

Accumulated and Present Values as of 12/31/2019

Past:8,297,419,1973,001,682,68136.2%Future:6,387,672,2609,757,566,406152.8%Lifetime:14,685,091,45712,759,249,08786.9%

*Includes all rate increases applicable to policies issued on or after 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in Choice I

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Actuarial Memorandum December 2020

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Exhibit III: Choice I Policy Forms - Nationwide Experience All Benefit Periods - With Requested 72%/55% Rate Increase* with MAE 58/85 Test

Applicable to Policies Issued on or After 9/16/2002

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True".

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit IIa):	12,880,541,592
(2)	Accumulated Past Premiums on Original Rate Basis:	11,300,365,700
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	1,580,175,893
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit IIa):	12,412,774,487
(5)	PV Future Premiums on Original Rate Basis:	2,983,227,348
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	9,429,547,139
(7)	Accumulated Past Incurred Claims (Exhibit IIa)	5,161,814,255
(8)	PV Future Incurred Claims (Exhibit IIa)	18,161,299,905
(9)	Total Incurred Claims: (7) + (8)	23,323,114,160
(10)	$0.58 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	17,642,748,545
(11)	Test: Is (9) > (10)?	TRUE

Additional Exhibits
December 2020

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Exhibit IV: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 72%/55% Rate Increase* with MAE
Applicable to Policies Issued on or After 9/16/2002
60/85 Test
According to Pennsylvania Regulation, 31 PA ADC 89a. 118 (g) (2)

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True".

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit IIa):	12,880,541,592
(2)	Accumulated Past Premiums on Original Rate Basis:	11,300,365,700
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	1,580,175,893
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit IIa):	12,412,774,487
(5)	PV Future Premiums on Original Rate Basis:	2,983,227,348
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	9,429,547,139
(7)	Accumulated Past Incurred Claims (Exhibit IIa)	5,161,814,255
(8)	PV Future Incurred Claims (Exhibit IIa)	18,161,299,905
(9)	Total Incurred Claims: (7) + (8)	21,874,344,318
(10)	$0.6 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	17,928,420,406
(11)	Test: Is (9) > (10)?	TRUE

Exhibit V Genworth Life Insurance Company Status of Filings as of October 31, 2020 All Jurisdictions in which these Forms are Active

																				ı								ı																		<u>`</u>		·		te Increase	. ———		as of 12/31/201
			2012 Rate Act	ion				T	201	14 Rate Action				I	20	015/2016 Rat	e Action						2	2017 Rate A	Action	1	T				2018	Rate Action				1		2019 Rate A	Action						2020 Rate Act	tion			Approv	vals	Ir	In-force Annuali	alized Premiv
						Amount						Amoun			_				Amour								Amou								nount						Amount			_				Amount			,	1	
	Requested	Requested	D-4- A		nt Approved	Approved or	r Requested	Requested	D-4	D-4- A	Amount		1	-		- f D-4		Amount	Approve		equested	Requested	Data	4 f	D-4- A	Amount			1	Requested	D-4 f	D-4- A	Amou			Requested	Requested	Dott of D		Amount	Approved or	Requested	Requested		-46 D.		Amount A	Approved or			,	1	
	Increase (Lifetime)	Increase Dat	e of Date A	pproved C	r Filed	Filed (Limited)	Increase (Lifetime)	Increase (Limited)	Submission	Date Approv n or Filed	ed Approved	lor Filed time) (Limite		Increase (Limited)			e Approved or Filed Fi	Approved or	Filed (Limite	d In	ncrease aifetime)	Increase (Limited)	Date	te of Da	Date Approved	Approved of Filed (Lifetin			crease fetime)	Increase (Limited)	Date of Submission	Date Appro	ved Approv	ed or F	Filed	Increase (Lifetime)	Increase (Limited)	Date of L	ate Approved	Approved or	Filed (Limited)	Increase (Lifetime)	Increase (Limited)	Date	ate of Date	ate Approved App	pproved or	Filed (Limited)	Lifatima	Limited	Lifetime	Limited	Tot
	(Litetine)	11/2/ Subin	2012 1/16	/2013	60%	///(Limiteu)	(Litetime)	Appro	ved full amount o		14 filing expected	ime) (Limite	u) (Litetime	· · · · · · · · · · · · · · · · · · ·	roved full amou		k; no 2015 filing	expected	e) (Limite	eu) (Li	72%	55%	9/22/2	/2017	10/1/2018	72%	110) (Lilling	teu) (Lii	lettine)	(Limiteu)	Subinission	or riled	riieu (Li	etime) (Lii	initeu)	(Litetime)	(Limiteu)	Subinission	or riieu r	Tieu (Litetinie)	(Limiteu)	72%	55%	7/27	1/2020	or rifed rife	<u>a (Lifetime)</u>	(Limited)	175%	Limited	\$13.0	\$10.8	\$32
	0070	iling Not Required. Imple	menting 60% (life	time) and 44% (1	mited) increase.			Appro	oved full amount o	of 2012 ask; no 2014	4 filing expected			11		unt of 2012 asl	k; no 2015 filing	expected			72%	55%	11/7/2	/2017	7/5/2018	72%	55%	2/0														72%	55%	6/28/	3/2020	7/17/2020	72%	55%	373%	246%	\$0.4	\$0.7	\$1
	60%	44% 12/7/	2012 2/4	2013	25%	25%	54%	27%	10/10/2014	4 12/4/2014	4 29%	29%	59%	43%	12/31/2	2015 4	/28/2017	35%	21%)	72%	55%	12/14/2	1/2017	9/25/2018	12%	7%	6 5	54%	45%	12/27/2018											7270	2270	0,20,2		71772020	1270		144%	109%	\$4.0	\$3.9	\$7.
	60%	44% 12/13	2012 4/7	2014	10%	10%	83%	52%	9/30/2014	1/29/2015	5 25%	15%	86%	82%	12/21/2	2015 8	3/16/2016	25%	25%)	72%	55%	8/9/20	2017	8/30/2017	25%	25%	% 3	38%	24%	8/13/2018	9/20/201	8 15%	ó 1	15%	19.6%	7.8%	8/16/2019	11/8/2019	19.6%	7.8%	72%	55%	8/25/	رر المراكزي				195%	145%	\$1.4	\$1.6	\$3
Ratio Non-Partnership)	60%	44% 4/12/	2013 10/2	7/2015	20%	20%	33.1		7.00.202				100%	100%	12/23/2	2016 1	/31/2019	80%	80%)	,							-			0.10.10.	7.20.20				196%	140%	12/31/2019			, , , , , ,	,							116%	116%	\$4.2	\$3.6	\$
e Stability Non-Partnership)	53.3%	53.3% 12/19)/2015	37%	37%							100%	100%	11/21/2	2016 1	/31/2019	80%	80%)																196% 70.9%	70.9%	12/31/2019											147%	147%	\$23.1	\$20.7	\$4
Ratio Partnership)													40%	40%	1/13/2	2017 1	2/6/2018	40%	40%)																													40%	40%	\$1.5	\$2.7	\$
Stability Partnership)	40%	40% 2/20/	2014 11/9	/2015	26%	26%																						4	10%	40%	12/28/2018																		26%	26%	\$27.2	\$36.9	\$6
e (Rate Stability Partnership) ³	34.5%	34.5% 2/20/	2014 11/9	/2015	12.1%	12.1%																						4	10%	40%	12/28/2018																		12%	12%	\$4.9	\$14.0	\$1
2	39.8%	39.8% 2/20/	2014 11/9	/2015	29.8%	29.8%																						Δ	10%	40%	12/28/2018																		30%	30%	\$2.4	¢11.0	Ψ.
dled (Rate Stability Partnership) ³																													1070	4070	12/20/2010					- 0.00/	- 0.00/	10/00/0010											3070	3070	\$3.4	\$13.1	
ce (Rate Stability Non-Partnership) ³	55.3%	55.3% 1/14/	2016 1/3	/2019	45.0%	45.0%																														70.9%	70.9%	12/30/2019											45%	45%	\$2.5	\$4.0	\$
E (Rate Stability Non-Partnership) ³	55.3%	55.3% 1/14/	2016 1/31	/2019	45.0%	45.0%																														70.9%	70.9%	12/31/2019											45%	45%	\$5.4	\$19.9	\$2
andled (Rate Stability Non-Partnership) ³	55.3%	55.3% 1/14/	2016 1/3	/2019	45.0%	45.0%																														70.9%	70.9%	12/31/2019											45%	45%	\$1.7	\$3.0	\$/
•		100/																																		, 0.5 / 0	, 6,2 , 6	12/01/2019												400/	\$1.7		
(Rate Stability Partnership) ³	40%	40% 12/22	2013 11/1	0/201/	40.0%	40.0%	2001	4.70	4 4 14 5 15 5 1	4 4					2/2::	1016					2720/	4 = 407	2/2	/2010		102 77		20/														40.50			1/2020				40%	40%	\$5.4	\$40.3	\$4
	60%	44% 11/21	2012 10/2	0/2013	20%	15%	20%	15%	11/13/2014	4 1/15/2015	20%	15%	78%	7/4%	8/31/2	2016	2/0/2017	1.707	1.50 /		2/3%	174%	3/20/2	/2018	6/27/2018	182.7%	122.29	2%0	160/	210/	10/10/2010	11/06/202	0 1.50	,	150/	26.70/	1 4 207	10/16/2010	2/21/2020	10.007	14.007	105%	78%	8/21/?	2020				307%	194%	\$2.6	\$6.2	\$
	60%	44% 10/11	$\frac{2012}{2012} = \frac{1/25}{2012}$	/2013	40%	40%	35%	12.0%	9/19/2014	1/5/2015 of 2012 ask; no 2014		12%	54%	47%	12/30/2	$\frac{2010}{\text{upt of } 2012} = \frac{3}{2}$	0/9/2016	1 / %	17%)	77.20/	50.10/	10/10/2	// ZUI /	11/28/2017	18%	18%	70 4	+0%0	51%	10/12/2018	11/26/20]	0 15%	o <u>l</u>	13%	26.7%	14.2%	12/16/2019	5/51/2020	19.9%	14.2%	720/	550/	5/07	7/2020	9/19/2020	77.60/	50 10/	21/%	184%	\$5.5	\$10.4	\$
	00%	44% 9/1//	2012 3/12	/2013	00%	44%	40.407		veu tuit amount o	<u> </u>		<u> </u>	3	App	Toved Tull amol	uni on zunz asl	k; no 2015 filing	ехрестеа			170.5%	38.1%	11/3/2	/201/	4/2/2018	77.3%	58.1%	.70										 				/ 2%	33%	5/21/7	2020 8	3/18/2020	/ / .0%	58.1%	404%	200%	<u> </u>	\$1.0	
	25%	25% 12/8/	2011 5/29	/2012	25%	25%	48.4%	48.4%	12/22/2014	4 4/16/2015		17.5%	,							1	178.5%	178.5%	, , , , , , <u> </u>	/2017	8/1/2018	122.9%6	122.9%	9%"											10/5-5							2/1 = 15			227%	22/%	\$10.4	\$10.6	\$
	60%	44% 11/7/	2012 9/6	2013	18%	18%	68%			3/13/2015		15%	89%	70%	11/13/2	2015 5	5/16/2016	12%	12%)	81%	55%	8/7/20	2017	9/21/2017	15%	15%	2% 5	57%	35%	7/24/2018	11/9/201	8 18%	<u>ó</u> 1	18%	33%	14%	7/26/2019	10/23/2019	12%	12%	104%	58%	7/31/^	/2020 9	9 /17/2020	12%	12%	159%	159%	\$6.7	\$6.6	\$
	60%	44% 10/18	2012	D	sapproved	2001	100%	67%	10/1/2014	8/14/2017	7 68.5%	68.5%		2=2:		01.7	7/0/2016	1 #0 /			720/	# # O /	0.75 - 1	/2017	11/10/2010	• • • • • • • • • • • • • • • • • • • •										72%	55%	12/5/2019	9/16/2020	35.5%	27.1%	4 4 5 6 7	4000		//2020				128%	114%	ψψ.ε	\$1.9	
<u> </u>	60%	44% 11/9/	2012 10/2	0/2013	30%	20%	53%	38%	10/7/2014	1/30/2015	15%	15%	71%	67%	12/7/2	2015 :	5/9/2016	15%	15%)	/2%	55%	8/28/2	/2017/	11/12/2019	20%	15%	% 0														146%	108%	9/8/2/	2020				106%		\$0.8	\$1.1	
0	60%	44% 9/19/	2012 1/3	/2014	60%	44%		Appro	oved full amount o	of 2012 ask; no 2014	14 filing expected			App	roved full amou	unt of 2012 asl	k; no 2015 filing	expected			72%	55%	12/28/2	3/2017	1/15/2019	72%	55%	½										<u> </u>											175%	123%	\$5.1	\$9.1	
pility																												4	41%	371%	6/30/2018																		0%	0%	\$2.2	\$3.1	
•	60%	44% 12/27	2012 7/16	/2014	9%	6%	92%	65%	11/4/2014				135%	117%	1/26/2	2016 6	5/30/2016	18%	18%)	99%	58%	12/26/2	5/2017 I	Disapproved																								29%	25%	\$0.6	\$0.5	
iip)	60%	44% 3/4/2	013 9/4	2014	17%	20%	63.7%	63.7%	5/1/2015				135%	117%	1/7/20	016	7/1/2016	18%	18%)	99%	58%	12/27/2	7/2017 I	Disapproved																								38%	42%	\$2.4	\$7.0	
	60%	44% 10/10	2012 11/1	1/2013	60%	44%		Appro	oved full amount o	of 2012 ask; no 2014	14 filing expected	!		App	roved full amou	unt of 2012 asl	k; no 2014 filing	expected	,						11			7	72%	55%	8/3/2018	5/14/201	9 63.9	% 3	39%														162%	100%	\$1.5	\$1.9	-
	60%	44% 10/26	2012 11/1 2012 10/1	3/2014	38%	38%												-			99%	62%	10/3/2	/2017	12/13/2019	72%	55%	%														99.4%	61.7%	10/16	o/2020				137%	114%	\$1.4	\$1.6	
	60%	44% 9/21/	2012 5/29	/2013	18 2%	18 2% 6	66%	38%	10/23/2014	4			117%	95%	3/31/2	2016 1	0/4/2016	30%	20%)	79%	57%	12/30/2	0/2017	10/9/2018	52%	41.1%	%														102.0%	72.8%	8/18/	5/2020				134%	100%	\$2.4	\$3.8	
	60%	44% 9/21/ 40% 10/26	2012 5/2	/2014	20%	20%	72%	42%	9/25/2014	2/10/2016	6	20%	20%								91%	55%	7/17/2	/2017	2/28/2018	20%	20%	2/0 5	59%	29%	11/5/2018	10/24/201	9 20%	<u> </u>	15%							128%	74%	5/19/	1 /2020	-			107%	99%	\$2.7	\$2.1	+
	220/2	120/2 12/14	$\frac{2012}{2012}$ $\frac{5/2}{5/2}$	2013	22%	13%	7270	1270	<i>712312</i> 011	2/10/2010		2070	2070							-	60.2%	53.5%	12/15/2	5/2017	4/25/2018	60%	53 50	30/2	,,,,,	2570	11/5/2010	10/21/201	207		1370							12070	7 170	3/17/2	2020				05%	73%	Φ2.5	Φ1.5	+
	22%	13% 12/14 44% 11/16	2012 3/2	2013	150/	150/	1.50/	150/	11/17/2014	4 2/12/2015	5 150/	1.50/	1.50/	150/	12/21/	2015 4	//12/2016	1.50/	150/		00.270	33.370	12/13/2	7/2017	0/26/2010	150/		0//	70/	250/	12/6/2010	0/9/2020	140)/ 1/	2.40/														1010/	070/	\$0./	\$1.5	
	60%	44% 11/10	2012 11/1 2012 Diggs	0/2013	13%	13%	13%	13%	11/1//2014	4 2/12/2013	13%	13%	13%	13%	12/21/2	2013 4	12/2016	13%	13%)	81%	33%	8/1//2	/201/	9/20/2018	13%	13%	70	5 / %0	33%	12/0/2018	9/8/2020	14.8	70 12	2.4%	1750/	1220/	0/20/2010	12/10/2010	400/	400/	2200/	1.470/	0/10	1)/2020				101%	400/	\$7.9	\$0.3	
	60%	44% 12/21 44% 8/31/ 44% 12/23	2012 DISa 2012 10/1	2/2012	600/	110/		Appro	ved full amount o	of 2012 ask: no 201.	14 filing expected			Ann	roved full amou	unt of 2012 asl	z: no 2015 filing	evpected			720/	550/	0/21/2	/2017	12/26/2017	720/	550/	0/.								1/370	12370	9/30/2019	12/19/2019	40%	40%	720/	14/70	9/10/2	/2020	6/22/2020	720/	550/	2720/	246%	\$4.9	\$11.2	
	60%	4470 0/31/ 449% 12/23	$\frac{2012}{2012} = \frac{10/1}{10/3}$	72012	15%	15%		Аррге		1 2012 ask, 110 201	7 Hing expected		123%	App		016 2012 asi	2/18/2016	67.3%	60%		1270	3370	9/21/2	/201/	12/20/201/	1270	3370	70														105%	1/10%	0/2/2	2/2020	3/23/2020	1270	3370	02%	24070 Q10%	\$2.0	\$7.0	
	60%	TT/0 12/23	2012 10/3	1/2017	1370	1370		25%	9/19/2014	10/27/2014	4 25%	25%	12370	10070	7/7/20	010 8	710/2010	07.370	0070)	72%	55%	9/18/2	/2017	9/28/2018	25%	25%	0/0 3	38%	24%	12/4/2018	5/15/201	9 250	6 2	24%	10%	0%	12/12/2019	6/18/2020			19370	14070	312212	2020				205%	203%	\$3.6 \$1.5	\$1.2	
	60%	44% 10/8/	2012 2/12	/2013	60%	44%	25%	Appro	oved full amount o	of 2012 ask: no 201	4 filing expected	2370	2370	App	roved full amou	unt of 2012 as1	k: no 2015 filing	expected	2370	,	72%	55%	11/22/2	2/2017	3/22/2019	72%	55%	2/0	70 70	24/0	12/4/2016	5/15/201	237	2	2470	10%	070	12/12/2017	0/10/2020			72%	55%	9/15/	5/2020	-			175%	123%	\$2.4	\$3.6	
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³ California-only forms with benefits and rates dissimilar from Choice I sold in other states

⁵ Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75 ⁶ Graded based on issue age

⁷ Requesting 98.5% for issue ages 74 and under, 0% for issue ages 75 and over ⁸ Weighted average; Loss Ratio 10/10%, Rate Stability 20/20%

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Policy Form 7035 et al Applies to Policies Issued on or After 9/16/2002

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Pennsylvania between September 2002 and December 2005. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as Choice I and are no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Lifetime Benefit	Limited Benefit	Total Lives
Issued Lives	3,249	8,779	12,028
Inforce Lives	2,352	6,517	8,869

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania and the Rate Stability regulation. This actuarial memorandum may not be suitable for other purposes.

2.1 Multi-Year Rate Action Plan (MYRAP) Overview

GLIC's 2019 Cash Flow Testing (CFT) includes an assumption for future rate increases for Choice I based upon a cumulative premium rate increase of 421% over a period of six to nine years for policyholders with lifetime benefits (72% in 2017, 72% in 2020, and 76% in 2023) and 263% over a period of six to nine years for policyholders with limited benefits (55% in 2017, 55% in 2020, and 51% in 2023). This assumption regarding Choice I rate increases is part of GLIC's Multi-Year Rate Action Plan.

Starting in 2017, GLIC submitted an initial nationwide filing (first round of MYRAP) requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, with plans for submitting future filings in 2020 and 2023 (second and third rounds of MYRAP respectively).

In the current filing GLIC's goal is to submit the second round of MYRAP, requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, and continue to pursue any remainder of the rate increase not approved in prior filings.

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2.2 Proposed Premium Rate Increase

In this filing, GLIC proposes a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum.

Alternatively, the one-time actuarial equivalent rate increases to the second and third rounds of MYRAP, adjusted by any balance from prior filings, are 133% and 88.2%, for policyholders with lifetime and limited benefits respectively. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next three to six years.

3. Justification of the Premium Rate Increase

Redacted pursuant to Section 16, below.

4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

5. Description of Benefits

This comprehensive long term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple a couple's policy operates like two individual policies but draws from a shared benefit pool.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

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Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- · Benefit Period, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase the DPM stays level.
- Simple Increase the DPM increases each year by 5% of the original DPM, starting in the second
 policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase the DPM increases each year by 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of Home Care benefits).

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized guotes for any number of other benefit adjustments.

Reduced Benefit Options. As with prior rate increases, insureds can change a number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, which may include any of the following options (where available):

- 1. Reduction in Daily Payment Maximum;
- 2. Reduction in Benefit Period;
- 3. Reduction or elimination of the BIO;
- 4. Increases in Elimination Period; and
- 5. Elimination of policy riders.

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If a policyholder elects to reduce or eliminate the BIO, they would retain any prior increases to their daily or monthly payment maximums.

Lifetime Stable Premium Option (LSPO).

GLIC has developed the LSPO as a new alternative for policy forms 7035, et al to mitigate the proposed premium increase while still providing meaningful protection, as well as a lifetime premium rate guarantee. This option features the following:

- 1. A lifetime premium rate guarantee,
- 2. A three-year benefit period (six-year benefit period for Shared policies),
- 3. Retention of prior benefit increases in the Daily Payment Maximum,
- 4. 1% compound benefit increase going forward, and
- 5. A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

The combination of the benefits presented with this option is supported by a 2016 PwC study of industry data which found that the average duration for an LTC event is about three years, and that approximately 75% of all LTC events cost less than \$250,000^[1]. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be approximately \$295,000 with continued growth at 1% compound.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are guaranteed renewable for life, subject to policy terms and conditions.

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^[1] The formal cost of long-term care services: How can society meet a growing need? The referenced study, initially made available in October 2016 and then formally published on their website in 2018, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

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7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases) and payable for life. Premiums vary by issue age, daily payment maximum, benefit period, elimination period, BIO, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications.

7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode.

Premium	Modal	State Dis	tribution*	Nationwide Distribution								
Mode	Factor	Lifetime	Limited	Lifetime	Limited							
Annual	1	57.3%	54.7%	54.4%	48.4%							
Semi-Annual	0.51	9.1%	10.1%	9.1%	9.6%							
Quarterly	0.26	20.6%	21.2%	15.2%	17.4%							
Monthly	0.09	13.0%	14.0%	21.4%	24.6%							

^{*}Based on PA policies issued on or after 9/16/2002

7.5 History of Previous Rate Revisions

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 3/8/2013.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/29/2014.

A 30% rate increase for policies with lifetime benefits and a 15% rate increase for policies with limited benefits was accepted in Pennsylvania on 4/26/2016.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/5/2017.

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/27/2018.

A 19.4% rate increase for policies with lifetime and a 7.6% rate increase for policies with limited benefits was accepted in Pennsylvania on 6/3/2020.

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A cumulative rate increase of 222% for policies with lifetime benefits and of 157% for policies with limited benefits has been approved in your state.

7.6 Rate Schedule

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Rate tables for the LSPO presented in Section 6 are included in Appendix C.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 60-day policyholder notification period.

8. Actuarial Assumptions

Redacted pursuant to Section 16, below.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

- a) In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2019, for all the forms similar to the ones affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- b) Although this block was priced under the Loss Ratio regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after approval and implementation of this rate action will be substantially higher. This self-limited lifetime loss ratio does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- c) The nationwide premium has been restated at Pennsylvania level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- d) The proposed rate increase has been assumed to be implemented on August 1, 2021 in the projections;
- e) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania are set forth in Exhibits Ia, Ib and Ic. Lifetime projections of earned

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premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania and the proposed rate increase are set forth in Exhibits IIa, IIb and IIc;

- f) Compliance of the 58%/85% premium test defined in the Rate Stability regulation has been verified, as demonstrated in Exhibit III;
- g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium;
- h) One of the main purposes of MAE is to stabilize Long-Term Care premiums. The experience has deteriorated year after year such that it has been necessary for GLIC to request rate increases of higher amounts and more frequently than desired. To help avoid such frequent rate increases, GLIC is increasing the current 10% MAE to 15%;
- i) The majority of policies are eligible for contingent benefit upon lapse. For this reason, we have provided Exhibit IV in accordance with the Pennsylvania Regulation 31 PA ADC 89a. 118
 (g) (2); and
- j) In accordance with the Rate Stability Regulation and the Long-Term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, there are significant differences between Choice I and the product form series GLIC currently offers for sale, Policy Form Number 8000R1, which sufficiently justify a rate level greater than the new business rates for some of the Choice I inforce policies in your State.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

GLIC intends to file any balance of the amounts requested in the current filing but not approved. In 2023, GLIC intends to file 76% for policies with lifetime benefits and 51% for policies with limited benefits, in addition to any balance of the amounts requested but not approved on any rate increase filings made in Pennsylvania. The rate increase amounts to request in future filings pursuant to the Multi-Year Rate Action Plan are subject to change based on experience updates. Note that if the one-time equivalent rate increase amount is approved in full, GLIC does not anticipate additional rate increases under the Multi-Year Rate Action Plan.

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13. State Average Annual Premium Based on Exposed Lives*

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	\$3,720	\$2,542
After Proposed Rate Increase	\$6,399	\$3,941

^{*}Based on PA policies issued on or after 9/16/2002

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

Redacted pursuant to Section 16, below.

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	Sta	ite**	Natio	nwide
	Lifetime	Limited	Lifetime	Limited
Number of Exposed Lives*	2,352	6,517	71,109	149,601
Inforce Annualized Premium	\$8,750,018	\$16,569,349	\$209,909,366	\$310,297,853
Average Issue Age	54	58	55	58
Average Attained Age	70	74	72	75

^{*}Paid-up Policies are included in the number of Exposed Lives

16. Confidentiality

Pursuant to 65 P.S. § 67.101 et seq. (the "Right-to-Know Law"), Genworth Life Insurance Company ("GLIC") respectfully requests that the following sections to be treated as confidential and not subject to disclosure:

Section 3, 8, 14, Exhibits I, Exhibits II, and Exhibit III of the Actuarial Memorandum, and all Additional Exhibits.

The materials sought to be maintained as confidential are referred to as the "GLIC Confidential Materials" herein.

The GLIC Confidential Materials are being filed in connection with GLIC's request for a rate increase on certain long term care insurance products. However, these materials contain GLIC's confidential trade

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^{**}Based on PA policies issued on or after 9/16/2002

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secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

- 65 P.S. § 67.101(a) sets forth Pennsylvania's general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), "trade secrets" and "confidential proprietary information" are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:
- (b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:
- (11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the "Definitions" section of the Right-to-Know Law) defines the term "trade secret," in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

- (1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and
- (2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term "confidential proprietary information" as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for "trade secrets" and "confidential proprietary information" embodied within § 67.708(b)(11). In Christopher M's Hand Poured Fudge, Inc. v. Hennon, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

(1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

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Id. at 1275. Each of these factors, along with the "substantial harm" element of the "confidential proprietary information" definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See Giurintano v. Dep't of Gen. Servs., 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential "to protect its investment," (b) the interpreters were "business assets," and (c) disclosing the identities "would cause substantial harm to the [contractor's] competitive position in the industry").

GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See Smith Butz, LLC v. Pa. Dep't of Envtl. Prot., ____ A.3d ____, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy

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valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission contains the publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. A complete, unredacted, confidential version of GLIC's Actuarial Memorandum has been filed separately.

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17. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the IFA Analytics team for the pricing, methodology and design of the alternative pricing products.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania. In my opinion, the rates are not excessive or unfairly discriminatory.

Susan Lin, F.S.A., M.A.A.A.

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Genworth Life Insurance Company

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Exhibit Ia: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Pennsylvania Approved Rate Increase* without MAE
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit Ib: Choice I Policy Forms - Nationwide Experience
Lifetime Benefit Period - With Pennsylvania Approved Rate Increase* without MAE
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit Ic: Choice I Policy Forms - Nationwide Experience
Limited Benefit Period - With Pennsylvania Approved Rate Increase* without MAE
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit IIa: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 72%/55% Rate Increase* with MAE
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit IIb: Choice I Policy Forms - Nationwide Experience
Lifetime Benefit Period - With Requested 72% Rate Increase* with MAE
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit IIc: Choice I Policy Forms - Nationwide Experience Limited Benefit Period - With Requested 55% Rate Increase* with MAE Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit III: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 72%/55% Rate Increase* with MAE
58/85 Test
Applicable to Policies Issued on or After 9/16/2002

Redacted pursuant to Section 16, above.

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Objection Response Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated February 8, 2021, to Genworth Life Insurance Company's (GLIC's) Choice I RS Pennsylvania rate increase request. The comments and our responses are as follows:

- 3) The Department can approve 20% on the 2,352 Choice I (GEFA-132644872) policies with lifetime benefits that were issued on or after 9/16/2002.
- 4) The Department can approve 20% on the 6,517 Choice I (GEFA-132644872) policies with limited benefits that were issued on or after 9/16/2002.

GLIC accepts the Department's offer to approve a rate increase of 20% for policies with lifetime benefits and 20% for policies with limited benefits. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

GLIC assumes that the approval offer for the rates on this product includes the filed endorsement (Lifetime Stable Premium Option).

Please see "PA Choice I RS Rate Tables.pdf" for the updated rate tables:

Regards,

Matthew E. Haladay, FSA, MAAA AVP & Actuary, In-Force Pricing Genworth Life Insurance Company

Wallhew & Holalas

Date: February 25, 2021

-PA Choice I RS-